

? show files

[File 2] **INSPEC 1898-2007/Dec W2**

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[File 99] **Wilson Appl. Sci & Tech Abs 1983-2007/Nov**

(c) 2007 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource 82-2008/Sep**

(c) 2008 Info.Sources Inc. All rights reserved.

[File 474] **New York Times Abs 1969-2008/Jan 06**

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**File 583: This file is no longer updating as of 12-13-2002.*

[File 23] **CSA Technology Research Database 1963-2008/Dec**

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[File 139] **EconLit 1969-2007/Nov**

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[File 56] **Computer and Information Systems Abstracts 1966-2008/Dec**

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Set	Items	Description
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S1	477590	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
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S2	4	S BILLER? ?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
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S3	277773	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
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S4	140188	S (DELIVER??? OR (HAND??? OR TURN???) ()OVER OR COURIER? OR EXPRESS OR MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR TRANSFERR? OR POST?) (5N) (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
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S5 2919 S S4(7N)(RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
 CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
 S6 33773 S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
 LOG OR LOGS OR INFORMATION? ? OR INFO)(3N)(REVIEW??? OR REVIS??? OR PREVIEW OR
 RE()EVALUAT? OR RE()EXAMIN?)
 S7 18338 S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
 ?)(5N)(STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
 S8 3082 S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
 INDICAT??? OR STIPULAT???)
 S9 413146 S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
 WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)(5N)
 (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
 S10 366 S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
 K? OR HOBDAY(2N)K?)
 S11 0 S S10 AND S1
 S12 4 RD S2 (unique items)
 S13 8740 S (S1 OR S3) AND S4
 S14 562 S S13 AND S5
 S15 2 S S14 AND S6
 S16 2 S S15 NOT S12
 S17 26 S S13 AND S7
 S18 26 RD (unique items)
 S19 16 S S18 NOT PY>1999
 S20 219 S S13 AND S9
 S21 0 S S20 AND S8

? t /3,k/all

12/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)

INSPEC

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08943305

Title: Direct route to e-payment

Author Schneider, I.

Journal: InformationWEEK no.952 p. 49

Publisher: CMP Media Inc ,

Publication Date: 25 Aug. 2003 **Country of Publication:** USA

CODEN: INFWE4 **ISSN:** 8750-6874

SICI: 8750-6874(20030825)952L:49:DRP;1-Y

Material Identity Number: I819-2003-034

Language: English

Subfile: D

Copyright 2004, IEE

Abstract: ...Billing Information Delivery Service promotes a secure, standards-based network for exchanging payment and remittance **information** between banks and **billers**.

12/3,K/2 (Item 1 from file: 256) [Links](#)

TecInfoSource

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00143507 **Document Type:** Review

Product Names: Microsoft BizTalk Server (781347); ACCPAC Exchange (136191)

Title: Making Payments Online: The market for electronic payments is just...

Author: Scott, Robert W

Source: Accounting Technology , v18 n9 p45(3) Oct 2002

ISSN: 1068-6452

Homepage: <http://www.electronicaccountant.com>

File Segment: Review

Record Type: Product Analysis

Grade: Product Analysis, No Rating

Revision Date: 20030430

...by coordinating the transmission of payment information through ACH and the banks, and provides the **biller** with remittance **information** online. One vendor that promises online payment for customers of mid-market accounting software companies...

12/3,K/3 (Item 1 from file: 474) [Links](#)

New York Times Abs

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01090236 NYT Sequence Number: 039380810720

(National Assn of Letter Carriers pres Vincent R Sombrotto and American Postal Workers Union pres Moe Biller report there has been no real progress toward a work agreement in their talks with US Postal Service (S).)

New York Times , Col. 1 , Pg. 7

Monday July 20 1981

...Assn of Letter Carriers pres Vincent R Sombrotto and American Postal Workers Union pres Moe Biller report there has been no real progress toward a work agreement in their talks with US...

12/3,K/4 (Item 1 from file: 583) [Links](#)

Gale Group Globalbase(TM)

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06698524

NZ Post looks to Internet billing

NEW ZEALAND: JOINT DEAL OF NZ POST AND CHECKFREE

NZInfoTechWeekly (XXX) 05 Oct 1998 P.1

Language: ENGLISH

...over the Internet with the system by clients, which offers multiple bills accessing at a **summary** screen via the **billers**' Web site or their bank's home banking system.

? t /3,k/all

16/3,K/1 (Item 1 from file: 2) Links

Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options

INSPEC

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03355461 **INSPEC Abstract Number:** C85003371

Title: Stocks, bonds and personal computers

Author McMullen, B.E.; McMullen, J.F.

Journal: Computers & Electronics vol.22, no.5 p. 76-9, 112-13

Publication Date: May 1984 **Country of Publication:** USA

CODEN: CMELDS **ISSN:** 0032-4485

Language: English

Subfile: C

Abstract: The development of EF Hutton and Company's Huttonline electronic **information** service is **reviewed**. Huttonline is a system which enables Hutton's clients to use a personal computer or... ..computer files containing its Research and Investment Briefs as well as the client's own **accounting records**. It also allows the client to **send** messages to his Hutton **account** executive (AE) through the system and **receive** investment reports and messages from his or her AE. The system is menu-driven.

16/3,K/2 (Item 1 from file: 475) [Links](#)

Wall Street Journal Abs

(c) 2008 The New York Times. All rights reserved.

08260037 NYT Sequence Number: 000000060113

TRADE GAP NARROWS AS OIL PRICES FALL

HITT, GREG

Wall Street Journal , Col. 3 , Pg. 2 , Sec. A

Friday January 13 2006

Abstract:

US trade deficit narrowed to \$64.21 billion in November from **revised record** \$68.13 **billion** in October as exports strengthened, **shipments** of **consumer** goods from China slowed and oil prices declined; graph (M)

? t /3,k/all

19/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)

INSPEC

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05299059

Title: Otis pushes for buying by plastic

Author Munro, D.

Journal: Purchasing vol.113, no.4 p. 67-9

Publication Date: 24 Sept. 1992 **Country of Publication:** USA

CODEN: PURCAO **ISSN:** 0033-4448

Language: English

Subfile: D

Abstract: ...purchase orders. They merely keep a log of all purchases made on cards, along with **charge receipts**. When **charge-card** statements come in at the end of each month, purchasers reconcile those statements with their **logs** and **charge receipts**. They then **send** off copies of all to central accounting. The new system, now being tested by a...

19/3,K/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)
INSPEC

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04617980 INSPEC Abstract Number: D90001258

Title: Billing system improves accuracy, shortens billing cycle

Journal: Modern Office Technology vol.35, no.2 p. 15, 17

Publication Date: Feb. 1990 **Country of Publication:** USA

CODEN: MOFTDB **ISSN:** 0026-8208

U.S. Copyright Clearance Center Code: 0026-8208/90/\$1.00+.50

Language: English

Subfile: D

Abstract: American Express knew that its Cardmembers prefer its 'country club' **billing summaries** over 'line item' summaries most other credit card companies use, but handling the processing the... ..difficult with increasing charge volume. (Country club billing returns to customers copies of their original **receipts** as proof of **charges**, so customers can use them as documentation for expense report or tax purposes.) Paper **receipts**, also called **Records of Charge** (ROCs), were always in danger of being lost in processing, torn or mutilated in sorting... ..TRW, Inc. (Berkeley, CA) to develop a customized billing system. The result, Enhanced Country Club **Billing** (ECCB), has enabled American **Express** to shorten its **billing cycle** by two days, reap double-digit cost savings, and improve accuracy.

19/3,K/3 (Item 3 from file: 2) [Links](#)

INSPEC

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01795356 INSPEC Abstract Number: B75030893

Title: Charge generation by US commercial aircraft fuels and filter-separators

Author Dukek, W.G.; Strauss, K.H.; Leonard, J.T.

Author Affiliation: Exxon Res. & Engng. Co., Linden, NJ, USA

Conference Title: 1975 Conference on Lightning and Static Electricity p. 13 pp.

Publisher: Royal Aeronautical Soc , London, UK

Publication Date: 1975 **Country of Publication:** UK vii+624 pp.

Conference Sponsor: Royal Aeronautical Soc.; Soc. Auto Engrs.; IEE

Conference Date: 14-17 April 1975 **Conference Location:** Abingdon, Berks., UK

Language: English

Subfile: A B

Title: Charge generation by US commercial aircraft fuels and filter-separators

Abstract: A program is described which has been carried out on the factors responsible for high charge delivery to aircraft following ignition accidents in 1970. The basic equipment used is a two stage filter separator. Filter effects on charge generation, surface voltage and fuel effects are discussed, and important conclusions summarised.

19/3,K/4 (Item 1 from file: 35) [Links](#)

Dissertation Abs Online

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01735959 ORDER NO: AADAA-I0801213

Legal aspects of the computerisation of the payment system

Author: Meiring, Gezina Aletta

Degree: LL.D.

Year: 1999

Corporate Source/Institution: University of South Africa (South Africa) (0596)

Source: Volume 6103A of Dissertations Abstracts International.

PAGE 1137 .

Descriptors: LAW ; ECONOMICS, FINANCE ; BUSINESS ADMINISTRATION, BANKING

...EFTPOS and home-banking services) and systems used by the banks to effect electronic funds **transfers** between banks and to **send financial** messages. In this regard, the settlement function of clearing houses and the legal nature thereof... ..is included as well as a discussion of the clearing of cheques, the moment of **payment** of cheques and the **status** of the ACB.

Other relevant legal aspects of the computerisation of the payment system which...

19/3,K/5 (Item 2 from file: 35) [Links](#)

Dissertation Abs Online

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01189197 ORDER NO: AAD82-08340

**A MODEL OF ACCOUNTING AND REPORTING PRACTICES FOR PROFESSIONAL AND
HONORARY SOCIETIES**

Author: ANDERMAN, STEVEN GARY

Degree: PH.D.

Year: 1981

Corporate Source/Institution: THE UNIVERSITY OF NEBRASKA - LINCOLN (0138)

Source: Volume 4211A of Dissertations Abstracts International.

PAGE 4857 . 214 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

...and honorary societies that are tax exempt under Section 501 (c) (3) of the Internal **Revenue Code**. Specifically, the study is intended to improve the form and content of information flowing to... ..of empirical data obtained from professional and honorary societies. A questionnaire and a request for **financial** statements were **mailed** to 170 different societies.

Analysis of the gathered information revealed inconsistencies in the application of... ..on the part of professional and honorary societies in meeting compliance requirements of the Internal **Revenue Service**.

Information gathered in **stage** one provides a foundation for the development of a model of accounting and reporting practices...

19/3,K/6 (Item 1 from file: 256) [Links](#)

TecInfoSource

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02798631 **Document Type:** Company

CashView Inc (798631)

3250 Ash St

Palo Alto , CA 94306 United States

Telephone: (650) 353-3301

Toll Free Telephone Number: (888) 478-0463

FAX: (650) 644-0293

Homepage: <http://www.cashview.com>

EMAIL: info@cashview.com

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation

Equity Type: Private

Status: Active

Sales: NA

Revision Date: 00000000

...in Palo Alto, California, is a privately held company that provides clients with free online **business financial** management tools and services. The firm's web-based platform allows small **businesses** to **send invoices**, process **bills**, track **payments** and **receipts**, manage contracts, estimate cash flow, and archive **bills**, **invoices**, and receipts. **Information** can be accessed 24/7 from any location. CashView's platform allows **businesses** to automate **bill** approval processes, avoid late **payments**, identify discounts, and streamline **receipt** collection processes. Users can employ web, e-mail, or fax channels in **sending bills**. Multiple employees can be authorized to approve specific bills. The CashView system automatically reminds customers ...

Descriptors: Accounting; Accounts Payable; **Accounts Receivable**; Small **Business**

19/3,K/7 (Item 2 from file: 256) [Links](#)

TecInfoSource

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00141926 **Document Type:** Review

Product Names: Corporate Payment Network (130206); Payment Services Network (130214); Financial Supply Chain (130222)

Title: Completing the Cycle: Developers roll out apps that expedite...

Author: Ferguson, Renee Boucher

Source: eWeek , v19 n40 p25(1) Oct 7, 2002

ISSN: 1530-6283

Homepage: <http://www.eweek.com>

File Segment: Review

Record Type: Product Analysis

Grade: Product Analysis, No Rating

Revision Date: 20030130

...is expanding its e-payments products with a new strategy and better products called Avolent **Enterprise Financial** Resource Management. The products streamline transactions and improve customer relationships by easing customer, employee, and partner interactions. With BizCast 5.1, an upgrade that includes new functions for billing and **payment**, Avolent's **code** can electronically manage fax and paper invoices. Account management enhancements will allow aggregation of **account information**, and a process management improvement will allow management of credit memo approval. New screens for... ..sales, and accounting are provided in BizCast 5.1. PeopleSoft's eSettlement allows companies to **send** and receive **invoices** electronically, process payments, issue alerts and notifications, and resolve settlement disputes.

19/3,K/10 (Item 1 from file: 583) [Links](#)

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09195914

Seascope expands with GFL acquisition

UK: SEASCOPE PURCHASES GFL

Lloyd's List (LL) 11 Nov 1999 p.12

Language: ENGLISH

...Seascope, announced that it has taken over GFL. The deal for GFL, which offers structured **finance** for the **shipping industry**, is worth between GBt 1.75mn and GBt 3mn. The **payment** will be made in three **stages** and will be dependent on GFL meeting a number of prerequisites. On the deal being...

19/3,K/11 (Item 2 from file: 583) [Links](#)

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09181647

HKT partner with Electronic Payment Services

HONG KONG: INTERNET PPS SERVICES LAUNCHED

Apple Daily (AHI) 26 Oct 1999 p.b3

Language: CHINESE

...service allows users to check PPS account details and settle payments on Internet. It can **handle over 1mn invoices**. The website address is "www.ecbills.com". At an initial **stage**, users can settle telecom service **payments** via the service. Later, the service will be extended to credit card service, insurance and...

Product: Commercial Banks...

19/3,K/12 (Item 1 from file: 23) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)

CSA Technology Research Database

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0005170366 IP Accession No: 199612-51-2192; 2001-43-002474

Improvement of refining and casting technique for high grade wire and bar products

Fujimura, T; Kushida, K; Hongo, H

Kawasaki Steel Giho (Japan) , v 28 , n 1 , p 39-45 , 1996

Publication Date: 1996

Publisher: Kawasaki Steel Corporation , 2-2-3, Uchisaiwai-cho Chiyoda-ku , Tokyo , 100

Country Of Publication: Japan

Document Type: Journal Article

Record Type: Abstract

Language: Japanese

ISSN: 0368-7236

File Segment: Metadex; Mechanical & Transportation Engineering Abstracts

Abstract:

...techniques and large section blooms and as the result of synchronized operations of the steelmaking **ship** and **billet** mill, in 1986, 90% of blooms for those products, including machine structure, high carbon wire and steel tire **code**, was hot **charged**. At the same time, a clean steelmaking process was developed on the basis of mass...

Descriptors: ...control; Surface defects; Wire; Steel making; Structural steels; Quality ; Bottom blown converters; Iron and steel **industry**; **Charging**; **Billet casting**; Blowing time; **Ships**; Tires; Degassing; Pipe; Refining; Cleaning; Forging; Steel converters; Billet mills; Segregations; Carbon

19/3,K/13 (Item 2 from file: 23) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)

CSA Technology Research Database

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0004627201 IP Accession No: 199310-42-1120

New Facilities for Programmed Process Control of BF Charging

Zagika, V V; Levit, E A; Mozhaev, N V; Polyanichko, V S

Stal' (Russia), n 4, p 18-19, Apr. 1993

Publication Date: 1993

Publisher: INTERMET Inzhiniring, 2 Obydenskij per., 14, Moscow, 119857

Country Of Publication: Russia

Document Type: Journal Article

Record Type: Abstract

Language: Russian

ISSN: 0038-920X

File Segment: Metadex

Abstract:

...programmable control of blast furnace charging at "Azovstal" new devices were designed to provide setting **transport** to furnace top and **charging** into furnace burden components. Central element of equipment is programmable setting-up matrix installed in... from the furnace equipment used, burden conditions, etc. Control cabinets accomplish read out of matrix **information** on **charging** program; receipt and processing of **information** on **status** of **charging** mechanisms and **charge** level in furnace indication of **status** and position of elements of electroautomatics.

19/3,K/14 (Item 3 from file: 23) [Links](#)

CSA Technology Research Database

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0000649415 IP Accession No: N70-15174

Space charge effects in current transport Quarterly status report (Space charge limitations of currents for use in dosimeters)

MAYER, J W; NICOLET, M-A

Pages: 8P

Publication Date: 1969

Conference:

, United States

Document Type: Report

Record Type: Citation

Language: English

Report No: NASA-CR-107556; Pagination 8P

Numbers: Contract: NGR-05-002-100

File Segment: Aerospace & High Technology

Space charge effects in current transport Quarterly status report (Space charge limitations of currents for use in dosimeters)

19/3,K/16 (Item 1 from file: 139) [Links](#)

EconLit

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046286

Title: College accounting: Chapters 1-27

Author: Newell, Gale E.

Publication Information: New York; Chichester, U.K.; Brisbane and Toronto: Wiley, **Pages:** xxii, 1029

Publication Date: 1989

ISBN: 0-471-60551-4

Document Type: Book

Abstract Indicator: Abstract

Abstract: ...capsule summary, questions, exercises, and problems. Covers analyzing business transactions, debits and credits, journalizing and **posting**, trail balances, **financial** statements and closing the books, accounting for a personal service **enterprise**, cash **transfers**, payroll **accounting**, cash **receipts** and **payments**, **accounting** for a merchandising **business**, inventory, sales and bad debts, end of the accounting period, internal controls, notes payable and... ..plant valuation and depreciation, disposing plant assets, bonds payable and long-term investments, partnership and **corporation accounting**, cash flows, analyzing **financial information**, departmental **accounting**, and **accounting** for manufacturing companies. Student supplements include practice sets and a study guide. Instructional aids include...

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[File 15] **ABI/Inform(R)** 1971-2008/Jan 02

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[File 16] **Gale Group PROMT(R)** 1990-2007/Dec 25

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**File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Dec 19

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**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Dec 25

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod. Annou.(R)** 1985-2007/Dec 19

(c) 2007 The Gale Group. All rights reserved.

[File 13] **BAMP** 2007/Dec W5

(c) 2007 The Gale Group. All rights reserved.

[File 75] **TGG Management Contents(R)** 86-2007/Dec W3

(c) 2007 The Gale Group. All rights reserved.

[File 95] **TEME-Technology & Management** 1989-2007/Dec W3

(c) 2007 FIZ TECHNIK. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2007/Dec 20

(c) 2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2008/Jan 02

(c) 2008 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Jan 01

(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2008/Jan 02

(c) 2008 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2008/Jan 02

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**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/Dec 28

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

[File 634] **San Jose Mercury** Jun 1985-2007/Dec 27

(c) 2008 San Jose Mercury News. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Dec 26

(c) 2007 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/Dec 25

(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Dec W1

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2008/Jan 01

(c) 2008 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Dec 17

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Set	Items	Description
S1	10378365	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2	2052	S BILLER? ?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3	3572540	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S4	2527683	S (DELIVER??? OR (HAND??? OR TURN???) () OVER OR COURIER? OR EXPRESS OR MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR TRANSFERR? OR POST?) (5N) (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5	247942	S S4(7N) (RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6	503325	S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO) (3N) (REVIEW??? OR REVIS??? OR PREVIEW OR RE()EVALUAT? OR RE()EXAMIN?)
S7	465097	S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE? ?) (5N) (STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8	60289	S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR STIPULAT???)
S9	3221505	S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE) (5N)

(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
 S10 145 S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
 K? OR HOBDAY(2N)K?)
 S11 323631 S (S1:S3)(3N)S4
 S12 32951 S S11(3N)S5
 S13 133 S S12(3N)S6
 S14 3 S S13(3N)S7
 S15 48 S S12(7N)S7
 S16 33 RD (unique items)
 S17 10 S S16 NOT PY>1999
 S18 4 S S11(3N)S8
 S19 4 RD (unique items)
 S20 703 S S11(3N)S9
 S21 92 S S20(3N)BILL?
 S22 67 S S21 NOT PY>1999
 S23 1 S S22(20N)S6

? t/3,k/all

14/3,K/1 (Item 1 from file: 16) Links

Gale Group PROMT(R)

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09469873 Supplier Number: 83280235 (USE FORMAT 7 FOR FULLTEXT)

Wisconsin Public Service Corporation & Upper Peninsula Power Company Select CheckFree i-Solutions for Electronic Billing & Payment Program; More Than 500,000 Residential & Small-Business customers in Wisconsin and Upper Michigan Can Now Receive and Pay Utility Bills at Their Choice Of Financial Services Sites.

PR Newswire , p ATTU00426022002

Feb 26 , 2002

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 1560

...UPPCO bills are available at the online billing and payment site of their choice. There, **customers** can quickly retrieve and **review** the same **billing information** they currently **receive** by **mail**. Additionally, by clicking on links that appear directly on the e-bill, customers can access...

...CheckFree Corporation, CheckFree i-Solutions is the leading provider of end-to-end business-to-**consumer** and business-to- **business** solutions for e-**billing** and payment and e-statement **delivery**. CheckFree i-Solutions offers CheckFree i-Series software for e-bill and e-statement creation...

? t /3,k/all

17/3,K/I (Item 1 from file: 15) Links

ABI/Inform(R)

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01843784 04-94775

9 hot trends for '99

Ferris, Nancy

Government Executive v31n6 pp: 38A-S16

Jun 1999

ISSN: 0017-2626 **Journal Code: GOV**

Word Count: 6379

Text:

...essentially maintains an online clearinghouse for shipping information, on behalf of both shippers and those **receiving shipments**.

That **information** includes **bills** of lading, **delivery receipts** and-most importantly-**payment** information.

When participating DoD agencies need to send supplies abroad, for example, they can verify...

17/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

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01726069 03-77059

Bill processing simplified by the Internet

Wipf, Kara

Water Engineering & Management v145n11 pp: 30-32

Nov 1998

ISSN: 0273-2238 Journal Code: WEM

Word Count: 2225

Text:

...stub, to the biller or the biller's bank. Since consumers can check on a payment's or bill's **status** on the Internet at any time, costly **customer** service calls also can be reduced.

Sending out bills and handling remittance **information** can be expensive for a biller. The variable cost of billing and handling remittances for...

17/3,K/3 (Item 3 from file: 15) [Links](#)

ABI/Inform(R)

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01519358 01-70346

State export finance programs

Fancher, Steve; Britto, Karen

Business America v118n10 pp: 36-37

Oct 1997

ISSN: 0190-6275 Journal Code: CT

Word Count: 1055

Text:

...which covers the period from building the product to shipping. Other states offer guarantees for **postexport financing**, which spans the period from **shipment** through **receipt of payment** from the overseas **buyer**. However, the majority of state **finance** programs cover both pre- and **postshipment financing**.

Several jurisdictions also **market** programs offered by two federal agencies, the Export-Import Bank of the U.S. and...

17/3,K/4 (Item 4 from file: 15) [Links](#)

ABI/Inform(R)

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01392810 00-43797

What really sells

Silverman, Brian

Sales & Marketing Management v149n3 pp: 84-85

Mar 1997

ISSN: 0163-7517 Journal Code: SAL

Word Count: 680

Text:

...their service that has made them stellar.

And who can argue? Just look at American **Express**. The **company**
's familiar green **charge** card has become a **status** symbol
among **consumers**. Despite the card's steep membership fee, and having
to pay the bill in full...

17/3,K/5 (Item 5 from file: 15) [Links](#)

ABI/Inform(R)

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00639794 92-54734

Computerizing the Accounts System

Corbitt, Terry

Managerial Auditing Journal v7n4 pp: ii-iv

1992

ISSN: 0268-6902 Journal Code: MAJ

Word Count: 3114

Text:

...automatic payment of invoices.

* Payments should automatically be allocated to the oldest invoice and partial **receipts** or payments, against **invoices**.

* If the **business sends** or receives **invoices** in a foreign currency, the package should be able to carry out currency conversions.

* Is...and to share peripherals such as printers. All good accounting packages are available in single-user or networked versions and the company's **accounting records** can be easily **transferred** from a single microcomputer to a networked version.

Once the decision has been made to...

17/3,K/6 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

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06872304 **Supplier Number: 57889243 (USE FORMAT 7 FOR FULLTEXT)**

New Penn Announces Interactive Web Site.

Business Wire , p 1637

Dec 1 , 1999

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 460

...reports are created from "live data" to get the most current and accurate information available. Customers use online shipping information such as freight charges and shipment status to prepare billing sooner or receive an early warning of a potential problem shipment.

The customer may also save their online...

17/3,K/7 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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06137342 **Supplier Number:** 12682384 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**CAROLINA FREIGHT CARRIERS CORP., IBM CHARLOTTE MANUFACTURING TEAM WIN 1992
N.C. QUALITY LEADERSHIP AWARD; AMP-INTEGRATED CIRCUIT CONNECTOR PRODUCTS
DIVISION NAMED TO HONOR ROLL**

PR Newswire , 1022A3448

Oct 22 , 1992

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 1537 **Line Count:** 00135

...Sally(R). Sally is a bi-lingual talking computer system which allows Carolina Freight's **customers** touch-tone phone access to freight **charges** and **shipment status information**. Their **customers** also have access to Caro-Fax(R) which will provide daily on-demand reports directly...

17/3,K/8 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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02848024 **Supplier Number:** 04164177 (USE FORMAT 7 OR 9 FOR FULL TEXT)

P-I-E- Nationwide reports a 500% increase in customers' use of its Rate-Man and Trac-Man systems.

PR Newswire , NYPR3

March 7 , 1986

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 585 **Line Count:** 00045

...30 or 7:30 a.m. and call Trac-Man or Rate-Man to give **shipment status information** and **charges** to my **customers** in the East."

"Use of our complete computer-aided transportation services has increased dramatically," said...

...are only the tip of the iceberg. Today, through Electronic Data Interchange (EDI), we offer **shipment** status and tracing **information**, **freight invoicing**, **corporate** trade payments, special service instructions, bill of lading transfer, electronic mail and pre-shipment notification...

17/3,K/9 (Item 1 from file: 275) [Links](#)

Gale Group Computer DB(TM)

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02359160 **Supplier Number: 58309970 (Use Format 7 Or 9 For FULL TEXT)**

E - Business Makeover.(Company Business and Marketing)

SPITZER, TOM

Intelligent Enterprise , 2 , 17 , 28

Dec 7 , 1999

Language: English **Record Type:** Fulltext; Abstract

Word Count: 3383 **Line Count:** 00280

...and routing them for special handling.

ICS is also leveraging its new infrastructure to manage **customer accounts**. The **company** no longer **sends** physical **invoices** or statements to online **customers**, which significantly reduces processing **costs**. Customers can view their account **status** online, and address customer service issues as well, at any time of the day. Goods...

. 17/3,K/10 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0216015

*** On-Line Banking: On-Line Payment Option For Calif. Utility Customers**

American Banker - April 16, 1998 ; Pg. 22 ; Vol. 163 , No. 71

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 651

Byline:

By DREW CLARK

Text:

...of companies and agencies that have hired Princeton Telecom for electronic delivery of bills and receipt of payments.

Princeton Telecom posts billing information on its Web-server computers.

Consumers can learn what they owe by using the Internet or the telephone.

By clicking a...

? t/3,k/all

19/3,K/1 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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13399074 **Supplier Number:** 71563429 (USE FORMAT 7 OR 9 FOR FULL TEXT)
COMPANY.

Implement & Tractor , 4

Annual , 2001

ISSN: 0019-2953

Language: English

Record Type: Fulltext

Word Count: 84924 **Line Count:** 08479

...parts

Computers: GPS; grain loss, shaft, tailings acre, air seeder &
bin monitors

Misc: bin level **indicators**, sensors

AIR-WAY MANUFACTURING COMPANY

586 N. Main St. Oliver, MI 49076

Ph: 616-749...Pt. hitch & parts: tire - flotation, rims &
tractor & equipment, tracks rubber & skid steer, transmission
parts, turbo **charger** parts & repair, universal joint parts

OEM: antique parts, bearings, cutting parts, decals, dram
assemblies, electrical...

19/3,K/2 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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05200829 **Supplier Number:** 10947805 (USE FORMAT 7 OR 9 FOR FULL TEXT)

ISDN: the European perspective. (integrated services digital network)

Mudler, R.J.

Communications International , v18 , n6 , p54(5)

June , 1991

ISSN: 0305-2109

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 3716 **Line Count:** 00305

...and the private DPNSS network.

Early examples of this interworking are private network capabilities to **transport** ISDN service **indicators**, call **charge information** and the identity of calling subscribers.

S-reference point

PABXs traditionally offer a wide range...

19/3,K/4 (Item 1 from file: 95) [Links](#)

TEME-Technology & Management

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00757166 E94036061030

Characterization of a 512 by 512 pixel 8-output full frame CCD for high speed imaging

(Beschreibung eines CCD-Bildwandlers mit einem Bildfeld von 512 x 512 Bildpunkten und acht Ausgaberegistern zur Bildverarbeitung mit hoher Geschwindigkeit)

Graeve, T; Dereniak, EL

Univ. of Arizona, Tucson, USA

20th Int. Congress on High-Speed Photography and Photonics, Part One, Victoria, CDN, Sep 21-25, 1992 , 1993

Document type: Conference paper **Language:** English

Record type: Abstract

Descriptors: ...MEMORY; RESOLUTION; IMAGE SCANNERS; IMAGE RESOLUTION; BACKGROUND NOISE; DEVICE DESCRIPTION; SAMPLING FREQUENCY; **RECORD LEVEL INDICATOR; CHARGE TRANSFER DEVICES; DARK CURRENT**

? t /3,k/all

23/3,K/1 (Item 1 from file: 813) Links

PR Newswire

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1145839

NYTH036

A-T Financial and ABN AMRO Chicago Corporation Announce Order Execution Relationship

Date: August 28, 1997 **09:57 EDT** **Word Count:** 820

, /PRNewswire/ -- A-T Financial Information, a leading provider of software for the **financial industry**, announced the availability of the ABN AMRO Chicago Corporation's ISI Market Machine(R) electronic...

...browse open orders, order history review, trade browse, price average trade browse, trade input, position **summary**, log history **review**, administrative messaging, **report** generation, import/export of trade data.

"We believe that the opportunity to work with A...

...Scot E. Warren, Senior Vice President of ABN AMRO Chicago Corporation.

With more than 500 **terminals** and **client network** connections in service, ABN AMRO Chicago Corporation has become one of the largest users of...

...Bank N.V. is the 14th largest bank in the world, with assets of \$341 **billion** and more than 1,700 locations in 70 countries throughout the world. The bank's North American assets total \$97 **billion**.

A-T Attitude is a powerful **financial information** system that **delivers** real-time quotes, news, fundamental data, third party services, and analysis on a wide range...

? show files

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200751

(c) 2007 European Patent Office. All rights reserved.

**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20071227UT=20071120

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**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

```
; d s
Set      Items  Description
S1       16427  S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N)
(COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR
MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2       107    S BILLER? ?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR
DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3       40198  S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N)
(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR
INFORMATION? ? OR INFO)
S4       80303  S (DELIVER??? OR (HAND??? OR TURN???) () OVER OR COURIER? OR EXPRESS OR
MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR
MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR
TRANSFERR? OR POST?) (5N) (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5       11232  S S4 (7N) (RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6       14962  S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
LOG OR LOGS OR INFORMATION? ? OR INFO) (3N) (REVIEW??? OR REVIS??? OR PREVIEW OR
RE() EVALUAT? OR RE() EXAMIN?)
S7       24464  S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
?) (5N) ( STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8       4348   S S7 (7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
INDICAT??? OR STIPULAT???)
S9       184098 S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL() AREA() NETWORK?? OR
WORLD() WIDE() WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON() LINE) (5N)
(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10      51     S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N) R? OR HOBDAY, K? OR HOBDAY
K? OR HOBDAY(2N) K?)
S11      14     S S10 AND S1
S12      6      S S11 AND S2
S13     48744   S S1:S3
S14     7606    S S13 (7N) S4
S15     2541    S S14 (7N) S5
S16     15      S S15 (7N) S6
S17     15      S S16 NOT S12
S18     503     S S13 (3N) S7
S19     76      S S18 (3N) S8
S20      4      S S19 (3N) S9
S21      2      S S20 NOT (S12 OR S16)
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? t /3,k/all

12/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01330958

Distributed data accessing technique

Verfahren zum verteilten Datenzugriff

Methode d'accès des données distribuées

Patent Assignee:

- **CheckFree Corporation; (2907040)**
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
(Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Harris, Mark Todd**
9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)
- **Dreyer, Hans Daniel**
495 Howland Drive; Gahanna Ohio 43230; (US)
- **Wolfe, Kathryn Randall**
194 Patti Drive; Westerville, Ohio 43081; (US)
- **Ganesan, Ravi**
;;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136924	A1	20010926	(Basic)
Application	EP	2000106123		20000321	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60**Abstract Word Count:** 122

NOTE: 4

NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1661
SPEC A	(English)	200139	8265
Total Word Count (Document A) 9926			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9926			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone company.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...
...electronic payment and customer service entity. The second network station can be, for example, a **billing entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing entity**.

The signal is typically generated in response to a request for data. Such a request... ...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ..message interface. For example, in a bill presentment and payment- system, communication between a banking **entity** and a **billing entity** may be required.

The external message interface 36 defines messages that are used to communicate... ..and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ..accordance with the present invention. The system 50 includes a user entity 52, a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. For purposes of this... ..each entity.

It should be noted that, although only a single user entity 52, banking **entity** 54, **billing entity** 56, and EPCS entity 58 are shown in the system 50, a plurality of each... associated with the EPCS entity 58, as will also be described in detail below.

THE BILLING ENTITY

The **billing entity** 56 is commonly a biller such as, for example, a utility **company**. The **billing entity** 56 typically gains access to the system 50 through a network server (not shown). Thus, the database component 32 associated with the **billing entity** 56 can be located in the network server. However, if desired, the database component could also be located in a system associated with the **billing entity** 56, such as a legacy billing system, or in one or among all of the other distributed database **entities**. Such a legacy **billing** system could be accessed through the external message interface 36 of the **billing entity** 56, as described in detail below.

Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller**-specific subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ..graphics, business rules, and relationships with aggregators such as banks.

The main function of the **billing entity** 56 is to provide billing data to the user entity 52 for use in creating the UI for the subscriber. The **billing entity** 56 also provides **bill** availability data to an aggregator database, whether it is located in the banking entity 54... ..58, or another entity, for use in providing notice of bill availability to subscribers. The **billing entity** 56 can also access legacy billing systems through the external message interface 36 of the **billing entity** 56, as indicated above.

Another function of the **billing entity** 56 is tracking **biller** -related events and storing them in an event tracking database, which is typically associated with... ..in detail below.

Wherever it is located, the database component 32 associated with the EPCS **entity** 58 stores **bill** payment-specific subscriber profile data, such as subscriber names and addresses, subscriber DDA account numbers... ..specific payees, single occurrence payments, and recurring payments/models.

12/3K/2 (Item 2 from file: 348) [Links](#)

EUROPEAN PATENTS

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01330957

A technique for centrally tracking transactions in an electronic billing system

Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen Abrechnungssystem

Technique de pistage electronique des transactions dans un systeme de facturation electronique

Patent Assignee:

- **CheckFree Corporation;** (2907040)
4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
(Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Harris, Mark Todd**
9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)
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495 Howland Drive; Gahanna Ohio 43230; (US)
- **Wolfe, Kathryn Randall**
194 Patti Drive; Westerville, Ohio 43081; (US)
- **Ganesan, Ravi**
;;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136923	A1	20010926	(Basic)
Application	EP	2000106122		20000321	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60 **Abstract** ...provided for centrally tracking transactions in an electronic billing system. The system includes multiple different **billing entities**, multiple different **financial institute entities** and multiple different user entities. Each of the multiple different **billing entities** is associated with

a respective portion of the multiple different user entities and each of the multiple different **financial** institute **entities** is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different **financial** institute **entities** indicating a request from any of the multiple different user entities associated with the applicable **financial** institute **entity** to view **billing** information. The receipt of the request to view the billing information is logged in a... ..A message indicative of the billing information of at least one of the multiple different **billing** **entities** associated with the applicable user entity which is available for viewing is transmitted to the... ..a request from the applicable user entity to view the available billing information of that **billing** **entity** is received from any of the at least one of the **billing** **entities**. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable **billing** **entity** is logged in the database as a second event information.

Abstract Word Count: 224

NOTE: 4

NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	2041
SPEC A	(English)	200139	8263
Total Word Count (Document A) 10304			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 10304			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone company.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as... ..electronic payment and customer service entity. The second network station can be, for example, a **billing** **entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing** **entity**.

The signal is typically generated in response to a request for data. Such a request... ..showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ..authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ..availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing** **entity** presentment data and message flows between a user **entity**, a **billing** **entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ..showing alternative system bill presentment data and message flows between a user **entity**, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ..flowchart diagram showing bill payment data and message flows between a user **entity**, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ..message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required.

The external message interface 36 defines messages that are used to communicate... ..and a customer care **entity**. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ..accordance with the present invention. The system 50 includes a user **entity** 52, a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) **entity** 58. For purposes of this... ..each **entity**.

It should be noted that, although only a single user **entity** 52, banking **entity** 54, **billing entity** 56, and EPCS **entity** 58 are shown in the system 50, a plurality of each... associated with the EPCS **entity** 58, as will also be described in detail below.

THE BILLING ENTITY

The **billing entity** 56 is commonly a biller such as, for example, a utility company. The **billing entity** 56 typically gains access to the system 50 through a network server (not shown). Thus, the database component 32 associated with the **billing entity** 56 can be located in the network server. However, if desired, the database component could also be located in a system associated with the **billing entity** 56, such as a legacy billing system, or in one or among all of the other distributed database **entities**. Such a legacy **billing** system could be accessed through the external message interface 36 of the **billing entity** 56, as described in detail below.

Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller**-specific subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ..graphics, business rules, and relationships with aggregators such as banks.

12/3K/3 (Item 3 from file: 348) [Links](#)

EUROPEAN PATENTS

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01330955

An electronic bill presentment technique with enhanced biller control

Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle durch den Rechnungsleger

Methode pour la presentation electronique de factures avec un meilleur controle

Patent Assignee:

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(Applicant designated States: all)

Inventor:

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	1136922	A1	20010926	(Basic)
Application	EP	2000106120		20000321	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60Abstract Word Count: 124

NOTE: 4

NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1501
SPEC A	(English)	200139	8256
Total Word Count (Document A) 9757			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9757			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone company.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...
...electronic payment and customer service entity. The second network station can be, for example, a **billing entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing entity**.

The signal is typically generated in response to a request for data. Such a request... ...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service

center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ..message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required.

The external message interface 36 defines messages that are used to communicate... ..and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ..accordance with the present invention. The system 50 includes a user entity 52, a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. For purposes of this... ..each entity.

It should be noted that, although only a single user entity 52, banking **entity** 54, **billing entity** 56, and EPCS entity 58 are shown in the system 50, a plurality of each... associated with the EPCS entity 58, as will also be described in detail below.

THE BILLING ENTITY

The **billing entity** 56 is commonly a biller such as, for example, a utility company. The **billing entity** 56 typically gains access to the system 50 through a network server (not shown). Thus, the database component 32 associated with the **billing entity** 56 can be located in the network server. However, if desired, the database component could also be located in a system associated with the **billing entity** 56, such as a legacy billing system, or in one or among all of the other distributed database **entities**. Such a legacy **billing** system could be accessed through the external message interface 36 of the **billing entity** 56, as described in detail below.

Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller**-specific subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ..graphics, business rules, and relationships with aggregators such as banks.

The main function of the **billing entity** 56 is to provide billing data to the user entity 52 for use in creating the UI for the subscriber. The **billing entity** 56 also provides **bill** availability data to an aggregator database, whether it is located in the banking entity 54... ..58, or another entity, for use in providing notice of bill availability to subscribers. The **billing entity** 56 can also access legacy billing systems through the external message interface 36 of the **billing entity** 56, as indicated above.

Another function of the **billing entity** 56 is tracking **biller** -related events and storing them in an event tracking database, which is typically associated with... ..in detail below.

Wherever it is located, the database component 32 associated with the EPCS **entity** 58 stores **bill** payment-specific subscriber profile data, such as subscriber names and addresses, subscriber DDA account numbers... ..specific payees, single occurrence payments, and recurring payments/models.

As previously described, both the banking **entity** 54 and the **billing entity** 56 track and store events in an event

12/3K/4 (Item 4 from file: 348) [Links](#)

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01294736

Securing electronic transactions over public networks

Sicherung von elektronischen Transaktionen über öffentliche Netzwerke

Securisation de transactions électroniques dans des réseaux publics

Patent Assignee:

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	Country	Number	Kind	Date	
Patent	EP	1111559	A2	20010627	(Basic)
Application	EP	2000127893		20001220	
Priorities	US	471490		19991223	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60; H04L-029/06; H04L-009/32**Abstract Word Count:** 189

NOTE: 6

NOTE: Figure number on first page: 6

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200126	2340
SPEC A	(English)	200126	7642
Total Word Count (Document A) 9982			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9982			

Specification: ...has emerged in which users often access other entities on the Internet through a trusted **entity** such as a **financial** institute. These **entities** through which access to other entities is made will hereinafter be referred to as "portals... ..by the portal for billing information. For example, the service provider may receive summary bill **information** from numerous **billers** for numerous users and process this information such that the appropriate information can be presented... ..is a somewhat simplified network diagram indicating various channels which may be established between network **entities** to provide electronic **bill** presentment services. As shown in Figure 1, the network includes users A-C which are...between user devices 105B and 105C and biller devices 110A-110C to communicate detailed bill **information** from **billers** A-C to users B and C.

Each of the users A-C will typically... ..columns of Figure 2.

Figure 3A depicts typical communications between and functions of various network **entities** in providing **bill** summary information to a requesting user. As shown, network device 105A, representing user A, implements... ..information stored on the network 100 for the transmitted summarized bill information. The bill detail **information** of **billers** A-C may be respectively stored, for example, on the memories 320A-320C. It should...140A to the biller address, i.e. URL address HA, at which the detailed bill **information** of the **biller** A for user A is stored. The detailed bill information is then provided via the... ..dated November 23, 1995, www.OFX.net) such that the creator of the bill detail **information**, e.g. the **biller**, aggregator or service provider etc., create a somewhat extended URL.

As shown in Figure 5A... ..515'.

The somewhat extended URL 500' provides the recipient of the request for detailed bill **information**, e.g. the **biller**, bill aggregator or service provider, with sufficient information to identify the particular bill based on...station, such as a network server or other network device, which represents a first network **entity**, for example a **biller**. A second network station, which could be another network server or some other network device... ..component of an aggregate message, with a first crypto-key associated with the first network **entity**, e.g. the **biller**.

The first crypto-key could be a symmetric crypto-key which is known only towhich is returned to the biller by

the payor with the request for detailed bill **information**, the **biller** can use the integrity information to verify that the returned bill ID and account information...and the transmission time information is a timestamp.

In such an implementation, the second network **entity** might be a **biller** or other **entity** which controls access to the stored information, such as the detailed bill information. The third... ..portal during the session.

Figure 6 depicts typical communications between and functions of various network **entities** in providing **bill** summary information to a requesting user with a collaboratively manufactured extended URL. As shown, and...will be returned to the biller by the payor with the request for detailed bill **information**. Hence, the **biller** can be confident that the exact bill ID, account information and user identification sent to... linked via an encrypted HTML channel 140A to the address at which the detailed bill **information** of the **biller** A for user A is stored as described with reference to Figure 3B.

However, before... ..the bill ID 510, user account number 515 and integrity value 520 from the applicable **biller** and forwarded this **information** to the access portal 115.

Further still, the biller checks the signature and then decrypts... ..record using the public key, PUBKAP(3) of the access portal 115 as follows: The **biller**, using the voucher **record**, verifies that the access portal 115 identified in the relationship statement of the service provider...

12/3K/5 (Item 5 from file: 348) [Links](#)

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01264768

Electronic billing with flexible biller controlled electronic bill presentment

Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller kontrollierten elektronischen Rechnungsvorlage

Système de facturation électronique avec présentation flexible des factures électroniques contrôlée par le facturant

Patent Assignee:

- **CheckFree Services Corporation; (2907041)**
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(Applicant designated States: all)

Inventor:

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- **Ganesan, Ravi**
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Legal Representative:

- **Hofstetter, Alfons J., Dr.rer.nat. et al (79921)**
Hofstetter,Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1091330	A2	20010411	(Basic)
	EP	1091330	A3	20020116	
Application	EP	2000121882		20001006	
Priorities	US	414731		19991008	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60 **Abstract** ...of a respective biller is available at one of multiple networks addresses associated with that **biller**. The associated **information** could, for example, be the bill

itself and/or promotional information. Each user station is...

Abstract Word Count: 180

NOTE: 3

NOTE: Figure number on first page: 3

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			
Application: English			
Available Text	Language	Update	Word Count
CLAIMS A	(English)	200115	1906
SPEC A	(English)	200115	14682
Total Word Count (Document A) 16588			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 16588			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone company.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...sites controlled by the biller, or different addresses at different network sites controlled by different **entities** other than the **biller**, or different addresses at a combination of **biller** controlled and other **entity** controlled network sites. The network addresses themselves and/or indicators of the applicable address are... ..a software upgrade which is required by only certain customers, or any other type of **information** which the **biller** wishes to present to only a selected portion of its customers. However, the associated information...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ..authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ..availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ..showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ..flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a... ..customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 21 is a flowchart diagram showing... ..a user, entity, an aggregator entity such as the depicted banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4, modified to allow bills to be selectively...the present invention.

Figure 24A is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber requesting a bill... ..the present invention.

Figure 24B is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber requesting a bill... ..the present invention.

Figure 24C is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the second subscriber requesting a bill... ..the present invention.

Figure 24D is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber directing payment of... ..with the present invention.

Figure 25A shows another modified banking entity home page having a **billing entity** frame presenting detailed **bill** data and special promotional information to the first subscriber, in accordance with the present invention.

Figure 25B shows another modified banking entity home page having an EPCS **entity** frame presenting detailed **bill** data and general promotional information to the first subscriber, in accordance with the present invention.

Figure 25C shows another modified banking entity home page having a **billing entity** frame presenting only promotional information to the first subscriber, in accordance with the present invention... ..message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required. The external message interface 36 defines messages that are used to communicate... ..and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ..The system 50 comprises a user entity 52, an aggregator entity represented as a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. It should be understood... ..entity if desired. For purposes of this detailed description, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are each distributed database entities 30 as defined above. Thus, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 each has a database component 32, an internal message interface 40. It should be noted, however, that the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are not required to have a database component 32... ..and a customer care message interface 40. That is, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are only required to have an internal message interface... ..this point it

12/3K/6 (Item 6 from file: 348) [Links](#)

EUROPEAN PATENTS

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01254136

Electronic billing with updateable electronic bill summary

Elektronische Rechnungssystem mit aktualisierbarer elektronischer Rechnungsübersicht

Système de facturation électronique avec sommaire de facture électronique pouvant être mis-à-jour

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4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
(Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)
- **Hobday, Kenneth**
241 Bluff Ridge Court; Powell, Ohio 43065; (US)
- **Ganesan, Ravi**
... ..US); ;
- **Hobday, Kenneth**
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Legal Representative:

- **Hofstetter, Alfons J., Dr.rer.nat. et al (79921)**
Hofstetter, Schurack & Skora Balanstrasse 57; 81541 München; (DE)

	Country	Number	Kind	Date	
Patent	EP	1083532	A2	20010314	(Basic)
	EP	1083532	A3	20011114	
Application	EP	2000118977		20000901	
Priorities	US	387764		19990901	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60; G07F-007/10 **Abstract Word Count:** 126

NOTE: 3

NOTE: Figure number on first page: 3

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	1472
SPEC A	(English)	200111	12200
Total Word Count (Document A) 13672			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 13672			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone company.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ..authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ..availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ..flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a... ..customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 21 is a flowchart diagram showing... ..availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4, modified to

? t /3,k/all

17/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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02334521

Method of and system for enabling brand-image communication between vendors and consumers

Verfahren und System zur Ermöglichung der Markenbilder-Kommunikation zwischen Händlern und Verbrauchern

Procede et systeme pour activer une communication d'image de marque entre les vendeurs et les consommateurs

Patent Assignee:

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	1841195	A1	20071003	(Basic)
Application	EP	2007011587		20001117	
Priorities	US	441973		19991117	
	US	447121		19991122	
	US	465859		19991217	
	US	483105		20000114	
	US	599690		20000622	
	US	641908		20000818	
	US	695744		20001024	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR;

Related Parent Numbers: Patent (Application):EP 1616266 (EP 2000980530)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
H04N-0001/00	A	I	F	B	20060101	20070827	H	EP

G06Q-0030/00	A	I	L	B	20060101	20070827	H	EP
G06F-0017/30	A	I	L	B	20060101	20070827	H	EP

Abstract Word Count: 199

NOTE: 2B1

NOTE: Figure number on first page: 2B1

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200740	2554
SPEC A	(English)	200740	150234
Total Word Count (Document A) 152788			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 152788			

Specification: ...the purpose of enabling different departments within the publishing organization (e.g. advertising, world news, **business**, technology, sports, **finance**, education, arts and leisure, etc.) manage different types of UPN/TM/PD/URL links based...PD/URL Management SW License Total; Total Number of UPC Numbers; Date of UPC Number **Accounting**; Annual UPC/TM/PD/URL Management SW Fee Due; Date of UPC/TM/PD/URL...

17/3K/2 (Item 2 from file: 348) [Links](#)

EUROPEAN PATENTS

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01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

Patent Assignee:

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(Applicant designated States: all)

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	1531379	A2	20050518	(Basic)
	EP	1531379	A3	20060222	
Application	EP	2004078195		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00								

17/3K/3 (Item 3 from file: 348) [Links](#)

EUROPEAN PATENTS

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01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

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(Applicant designated States: all)

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Legal Representative:

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	Country	Number	Kind	Date	
Patent	EP	1515216	A2	20050316	(Basic)
	EP	1515216	A3	20050323	
Application	EP	2004078194		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 144

NOTE: 75C

NOTE: Figure number on first page: 75C

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total Word Count (Document A) 167486			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167486			

Specification: ...limit). Reporting of usage information and user requests can be used for supporting electronic currency, **billing**, payment and credit related activities, and/or for user profile analysis and/or broader market...sets from plural parties, which negotiation establishes what control information shall constitute the resulting control **information** set for a given piece of VDE managed content and/or VDE installation. Electronic Agreements...

17/3K/4 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

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01508002

METHOD AND SYSTEM FOR AUTOMATICALLY DETECTING THAT INTERNATIONAL SHIPMENT MOVEMENT HAS SATISFIED A THRESHOLD CONDITION

PROCEDE ET SYSTEME PERMETTANT DE DETECTER AUTOMATIQUEMENT QU'UN DEPLACEMENT DE CARGAISON INTERNATIONALE A SATISFAIT UNE CONDITION SEUIL

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	Country	Number	Kind	Date
Patent	WO	200751094	A2-A3	20070503
Application	WO	2006US60162		20061023
Priorities	US	2005257414		20051024

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; GT; HN; HR; HU; ID;
IL; IN; IS; JP; KE; KG; KM; KN; KP; KR;
KZ; LA; LC; LK; LR; LS; LT; LU; LV; LY;
MA; MD; MG; MK; MN; MW; MX; MY; MZ; NA;
NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO;
RS; RU; SC; SD; SE; SG; SK; SL; SM; SV;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 6970

Detailed Description:

...shipping company reports that the shipment has been loaded and links a copy of the **shipping company's bill** of lading to the report, the threshold condition is met. (In accordance with the FOB ... report to one or more interested parties not handling the shipment movements, alerting them to **review** the linked **documents**).

[0011] FIG. 1 is a block diagram of an international shipment movement tracking system. A... the user interface presents data entry and display opportunities adapted to efficient data collection and **review**.

[0015] The **report** module 112 accepts initial and subsequent reports of shipment movement. The initial report regarding a... from a location identified in an XML field.

[0018] The report module 112 further may **receive an invoice** and link it to a **shipment** movement plan or a specific **shipment movement report**. Linking of the **invoice** may be part of the threshold condition.

[0019] The monitoring module 113 compares reports of...

17/3K/5 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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01362164

METHOD FOR MANAGING PROPERTY INSPECTION REPORTS

PROCEDE DE CREATION D'ACCES ET DE GESTION DES RAPPORTS D'INSPECTION DE PROPRIETE

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ATLANTA, Georgia 30309-3592; US;

	Country	Number	Kind	Date
Patent	WO	200644569	A2-A3	20060427
Application	WO	2005US36883		20051013
Priorities	US	2004618557		20041013

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;
LR; LS; LT; LU; LV; LY; MA; MD; MG; MK;
MN; MW; MX; MZ; NA; NG; NI; NO; NZ; OM;
PG; PH; PL; PT; RO; RU; SC; SD; SE; SG;

SK; SL; SM; SY; TJ; TM; TN; TR; TT; TZ;
UA; UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 6001

Claims:

...to review by the inspection company. At steps 3301-3316, administrators and assistant administrators can **review** and edit the **reports**, confirm **billing**, and **send the reports** to **customers**. One of the most notable differences between text templates and online forms is data validation...

17/3K/8 (Item 5 from file: 349) [Links](#)

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01002154

SYSTEM AND METHOD FOR SECURITIZING CREDIT ACCOUNTS

SYSTEME ET PROCEDE DE SECURISATION DE COMPTES DE CREDIT

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	Country	Number	Kind	Date
Patent	WO	200332132	A2-A3	20030417
Application	WO	2002US32928		20021015
Priorities	US	2001328949		20011012

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 4496

Detailed Description:

...accounts.

Figure 2 is a flow chart showing how a credit servicer accepts a credit **user** for an extension of credit, but then **posts** relevant **information** about the credit **account** to outside investors, so they can **review** relevant **information** about

17/3K/9 (Item 6 from file: 349) [Links](#)

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00963611

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES**

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR
SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

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(Designated only for: US)
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(Designated only for: US)
- **SMITH David Gary**; 10 Venice Place Court, Wildwood, MO 63040
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(Designated only for: US)
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(Designated only for: US)
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(Designated only for: US)

Patent Applicant/Inventor:

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	Country	Number	Kind	Date
Patent	WO	200297700	A2	20021205
Application	WO	2001US51431		20011019
Priorities	US	2000694050		20001020

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 237932

Detailed Description:

...Rates/Rul @;r 11 P-roval .

I'T12*Previous'

The Sales Tax/Surcharge and Fuel **Charges** will be preloaded by Ralph. The fi@tds for Drop **Charge** and l)rop Location will remain blank for this exercise. You may see a few...

17/3K/11 (Item 8 from file: 349) [Links](#)

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00928419

SYSTEM AND METHOD FOR ELECTRONIC BILL PAY AND PRESENTMENT

SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT ELECTRONIQUES DE FACTURES

Patent Applicant/Patent Assignee:

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Legal Representative:

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Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006; US;

	Country	Number	Kind	Date
Patent	WO	200261536	A2-A3	20020808
Application	WO	2002US2526		20020130
Priorities	US	2001264681		20010130
	US	2001814783		20010323

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 4013

Detailed Description:

...posted to the system directly by the merchant. In another embodiment, a service provider may **receive** a hard copy of the **bill**, and **post** the **information** to the **bill** payment system so that the **customer** can **receive** and **review** the

17/3K/12 (Item 9 from file: 349) [Links](#)

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00838882

METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS
PROCEDE ET APPAREIL FACILITANT LES OPERATIONS DE REGLEMENT EN LIGNE DANS UNE INSTALLATION COMMERCIALE EN RESEAU AU MOYEN DE MULTIPLES OUTILS DE REGLEMENT

Patent Applicant/Patent Assignee:

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(For all designated states except: US)
- **MAY Jason**; 1882 Crestmont Drive, San Jose, CA 95124
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(Designated only for: US)
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(Designated only for: US)

Patent Applicant/Inventor:

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- **FLINT Ian**
1765 Drew Avenue, Mountain View, CA 94043; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **MALLIE Michael J(et al)(agent)**
Blakely, Sokoloff, Taylor & Zafman LLP, 12400 Wilshire Boulevard, 7th floor, Los Angeles, CA 90025; US;

	Country	Number	Kind	Date
Patent	WO	200171452	A2-A3	20010927
Application	WO	2001US8293		20010314
Priorities	US	2000190420		20000317
	US	2000577434		20000522

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;

MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 9498

Detailed Description:

...transfer). Further, the buyer is presented with the buyer registration interface 822 which enables the **buyer** to store the buyer's personal **billing information** and **shipping information** in an **account** maintained for the **buyer** by the online payment service 120. The method 900 then proceeds to block 936.

In... ...proceeds to block 927, at which the buyer is invited to revise his or her **billing** and/or **shipping information** through the revision of **billing** and **shipping information** interface 813. Then, the method 900 proceeds to block 934 and further to block 934...

17/3K/13 (Item 10 from file: 349) [Links](#)

PCT FULLTEXT

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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDÉE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

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Legal Representative:

- **HICKMAN Paul L(agent)**
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	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 157840

17/3K/14 (Item 11 from file: 349) [Links](#)

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00802545

**SYSTEM, METHOD AND RECORDABLE MEDIUM FOR PRINTING SERVICES OVER A NETWORK
AND GRAPHICAL USER INTERFACE**

SYSTEME, PROCEDE ET SUPPORT ENREGISTRABLE RELATIFS A DES SERVICES D'IMPRESSION
TRANSMIS VIA UN RESEAU ET UNE INTERFACE GRAPHIQUE

Patent Applicant/Patent Assignee:

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US; US(Residence); US(Nationality)
(For all designated states except: US)
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(Designated only for: US)
- **PINCO Jennifer**; 12 West 27th Street, 15th Floor, New York, NY 10001
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(Designated only for: US)
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US; US(Residence); US(Nationality)
(Designated only for: US)
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Legal Representative:

- **SPIVAK Kevin R(et al)(agent)**

Morrison & Foerster LLP, 755 Page Mill Road, Palo Alto, CA 94304-1018; US;

	Country	Number	Kind	Date
Patent	WO	200135312	A2	20010517
Application	WO	2000US31241		20001113
Priorities	US	99164723		19991112
	US	99165643		19991115
	US	99165651		19991115

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 7239

Detailed Description:

...has been made, the user can select the appropriate address 1 0 or location for **delivery** of the printed **document**, **convey billing information**, **preview** and submit the order, and **receive** confirmation and updates regarding the order (424 and 442).

Fig. 6 is an exemplary diagram...

17/3K/15 (Item 12 from file: 349) [Links](#)

PCT FULLTEXT

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00504198

COMPUTER-BASED SYSTEM FOR AUTOMATING ADMINISTRATIVE PROCEDURES IN A MEDICAL OFFICE

SYSTEME INFORMATIQUE POUR L'AUTOMATISATION DE PROCEDURES ADMINISTRATIVES DANS UN CABINET MEDICAL

Patent Applicant/Patent Assignee:

• MILLERMED SOFTWARE INC;

;;

	Country	Number	Kind	Date
Patent	WO	9935550	A2	19990715
Application	WO	99US520		19990108
Priorities	US	9870884		19980109

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 6753

Detailed Description:

...identity of tapes assigned, current workload), record reviewers (e.g., records assigned, age of assigned **records**, **review** status), and **documents** (e.g., charts, **invoices**, **shipping information**), all with minimal **user** input.

9

In accordance with a particular implementation of this embodiment, tape tracker 40 includes...

21/3K/2 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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01343768

WEB-BASED AUTOMATED CODE DELIVERY

ATTRIBUTION AUTOMATISEE DE CODE SUR LE WEB

Patent Applicant/Patent Assignee:

- **PAYMENT PROTECTION SYSTEMS INC;** 42181 Avenida Alvarado, Suite B, Temecula, CA 92590
US; US (Residence); US (Nationality)
(For all designated states except: US)
- **SIMON Michael P;** 7921 Mickelson Way, Hemet, CA 92545
US; US (Residence); US (Nationality)
(Designated only for: US)

Patent Applicant/Inventor:

- **SIMON Michael P**
7921 Mickelson Way, Hemet, CA 92545; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **GESS E Joseph et al(agent)**
Buchanan Ingersoll PC, P. O. Box 1404, Alexandria, VA 22313-1404; US;

	Country	Number	Kind	Date
Patent	WO	200626586	A2-A3	20060309
Application	WO	2005US30753		20050830
Priorities	US	2004605531		20040831
	US	2005205999		20050818

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;
LR; LS; LT; LU; LV; MA; MD; MG; MK; MN;
MW; MX; MZ; NA; NG; NI; NO; NZ; OM; PG;
PH; PL; PT; RO; RU; SC; SD; SE; SG; SK;
SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;

LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 5203

Detailed Description:

...10 via communication link 152. If automated code delivery computer I 10 has received an **indication** from finance company 120 that payment has been made for a code which has not... ..computer I 10 has received an indication from finance company 158 of receipt of a **payment** associated with a **code** not previously released to the user, automated code delivery computer I 10 would provide the... ..appropriate connections. For example, after the automated code delivery computer I 10 has received an **indication** from **finance company** 120 that **payment** has been made for a **code** which has not been released to the user, the automated code delivery computer I 10... ..associate the user's loan contract ID code with released codes when it receives an **indication** from **finance company** 120 that **payment** for the corresponding **codes** has been made. Consider an example as shown in FIG. 6, where the associated contract ...

? show files

[File 344] **Chinese Patents Abs Jan 1985-2006/Jan**

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**File 344: This file is no longer updating. For comprehensive coverage of Chinese patents, please use INPADOC, File 345.*

[File 347] **JAPIO Dec 1976-2007/Jun(Updated 070926)**

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[File 350] **Derwent WPIX 1963-2007/UD=200801**

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**File 350: English-language translations of Chinese Utility Model registrations are available starting with update 200769.*

[File 371] **French Patents 1961-2002/BOPI 200209**

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**File 371: This file is not currently updating. The last update is 200209.*

; d s

Set	Items	Description
S1	10396	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2	91	S BILLER? ?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3	30778	S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?) (3N) (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S4	174458	S (DELIVER??? OR (HAND??? OR TURN???) ()OVER OR COURIER? OR EXPRESS OR MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR TRANSFERR? OR POST?) (5N) (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5	8577	S S4(7N) (RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6	4207	S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO) (3N) (REVIEW??? OR REVIS??? OR PREVIEW OR RE()EVALUAT? OR RE()EXAMIN?)
S7	24116	S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE? ?) (5N) (STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8	3683	S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR STIPULAT???)
S9	276690	S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE) (5N) (NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10	74	S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY K? OR HOBDAY(2N)K?)
S11	13	S S1 AND S10
S12	13	IDPAT (sorted in duplicate/non-duplicate order)
S13	13	IDPAT (primary/non-duplicate records only)
S14	7431	S (S1 OR S2 OR S3) AND S4
S15	2695	S S14 AND S5
S16	23	S S15 AND S6

S17	23	S S16 NOT S13
S18	126	S S15 AND S7
S19	20	S S18 AND S8
S20	3	S S19 NOT PY>1999

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13/3,K/2 (Item 2 from file: 350) [Links](#)

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0016155369 *Drawing available*

WPI Acc no: 2006-686998/200671

XRFX Acc No: N2006-543633

Biller bill's electronic presentment facilitating method, involves directing payment of bill on behalf of customer responsive to received request for billing information to pay presented bill

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060195395	A1	20060831	US 200566288	A	20050228	200671	B

Priority Applications (no., kind, date): US 200566288 A 20050228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060195395	A1	EN	34	20	

...Inventor: **GANESAN R** ...method involves receiving a request for billing information at a network site associated with a **bill** payment **entity**. A **bill** availability indicator indicative of availability of a bill of a biller for the customer is... Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi**... **Original Abstracts**:behalf of the customer via a communications network, a first network site associated with a **bill** payment **entity** receives a request for billing information from a second network site associated with a customer... second communications link over the communications network to a third network site associated with a **bill** presentment **entity** for presentment by the third network site to the second network site of a bill... **Claims**:comprising:receiving a request for billing information at a first network site associated with a **bill** payment **entity** from a second network site associated with a customer, via a first communications link over... bill indicator having a second linking function by a third network site associated with a **bill** presentment **entity** to the second network site, the presented pay bill indicator being selectable at the second...

13/3,K/3 (Item 3 from file: 350) Links

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0016102379 *Drawing available*

WPI Acc no: 2006-634005/200666

XRFX Acc No: N2006-510551

Bill presenting and payment requesting method involves activating linking function to establish link over network site associated with bill payment entity and to transmit request to pay represented bill on behalf of payee

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060184451	A1	20060817	US 200559370	A	20050217	200666	B

Priority Applications (no., kind, date): US 200559370 A 20050217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060184451	A1	EN	35	20	

...payment requesting method involves activating linking function to establish link over network site associated with bill payment entity and to transmit request to pay represented bill on behalf of payee **Original Titles:**Integrated electronic presentment and payment of bills by different entities ...Inventor: GANESAN R ...billing information and associated selectable payment indicator having linking function, from network site associated with bill payment entity and displaying received billing information and payment indicator. An input representing a selection of displayed payment indicator, is received. The linking function is activated to establish link over network site associated with bill payment entity and to transmit request to pay represented bill on behalf of payee to network site associated with bill payment entity. Original Publication Data by AuthorityInventor name & address:Ganesan, Ravi... ...**Original Abstracts:**having a first linking function, are received from a first network site associated with a bill presentment entity via a first communications link over a communications network. The received billing information and payment indicator are displayed. An... ... network to a second network site, different that the first network site, associated with a bill payment entity, and to transmit a request to pay the represented bill on behalf of the payee to the second network... ...**Claims:**bills and requesting payment of presented bills, comprising:receiving from a first network site associated with a bill presentment entity, via a first communications link over a communications network, billing information representing a bill of a biller for a payee, and an associated selectable payment indicator having a first... ... network to a second network site, different that the first network site, associated with a bill payment entity, and to transmit a request to pay the represented bill on behalf of the payee to the second network site via the second communications link.

13/3,K/4 (Item 4 from file: 350) [Links](#)

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0015687055 *Drawing available*

WPI Acc no: 2006-251131/200626

Related WPI Acc No: 2000-364190; 2001-618415; 2002-129577; 2005-170843; 2005-477918; 2007-412263

XRFX Acc No: N2006-215273

Method of making bill information available for presentment to user entity, involves accessing information representing bill of biller entity for user entity at network site, without receiving authentication information from associated site

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060064377	A1	20060323	US 199817169	A	19980202	200626	B
			US 1999301068	A	19990428		
			US 2003645521	A	20030822		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999301068 A 19990428; US 2003645521 A 20030822

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060064377	A1	EN	35	20	Continuation of application	US 199817169
					Continuation of application	US 1999301068
					Continuation of patent	US 6055567
					Continuation of patent	US 6856974

Method of making bill information available for presentment to user entity, involves accessing information representing bill of biller entity for user entity at network site, without receiving authentication information from associated site ...Inventor: GANESAN R ...NOVELTY - The information for authenticating user entity is received by bill information presentment entity with associated site on communication network. Information representing bill of biller entity for user entity is accessed at another site on network using authentication information without receiving authentication information from... Original Publication Data by AuthorityInventor name & address:Ganesan, Ravi... ..Original Abstracts:network has multiple different network sites, including a first network site associated with a first bill information presentment entity, a second network site associated with a first user entity, and a third network site associated with a second bill information presentment entity. First information for authenticating the first user entity is received by the first bill information presentment entity. The first user entity is authenticated to the third network site based on this received...

13/3,K/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0015128385 *Drawing available*

WPI Acc no: 2005-477918/200548

Related WPI Acc No: 2000-364190; 2001-618415; 2002-129577; 2005-170843; 2006-251131; 2007-412263

XRPX Acc No: N2005-389050

Bill payment presenting method for use in e.g. intranet, involves transmitting signal to represent request of user that bill payment entity pays displayed bill on behalf of user

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050137978	A1	20050623	US 199817169	A	19980202	200548	B
			US 1999301068	A	19990428		
			US 200557233	A	20050215		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999301068 A 19990428; US 200557233 A 20050215

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137978	A1	EN	34	20	Continuation of application	US 199817169
					Continuation of application	US 1999301068
					Continuation of patent	US 6055567
					Continuation of patent	US 6856974

...for use in e.g. intranet, involves transmitting signal to represent request of user that bill payment entity pays displayed bill on behalf of user ...Inventor: GANESAN R Alerting Abstract ...network site. Another signal is transmitted to represent a request of the user that a bill payment entity pays the displayed bill on behalf of the user. ...included for a networked system having multiple different network stations each associated with a different entity for presenting bills to user entities and requesting payment of presented bills on behalf of the user entities...
...ADVANTAGE - The bill payment entity pays the displayed bill on behalf of the user, thus allowing a customer to retain the benefits of interacting... Original Publication Data by AuthorityInventor name & address:Ganesan, Ravi...
...Original Abstracts:bill is requested over a communications network having a first network site associated with a bill payment entity, a second network site, which is different than the first network site, associated with a... site, which is different than the first and the second network sites, associated with a bill presentment entity, which is different than the bill payment entity. A first signal, representing a request of the user for billing information, is transmitted from... the second user input, a fifth signal representing a request of the user that the bill payment entity pay the displayed bill on behalf of the user, is transmitted from the second network site to the first...
...Claims:of a bill over a communications network having a first network site associated with a bill payment entity,

a second network site, which is different than the first network site, associated with a... .. site, which is different than the first and the second network sites, associated with a **bill presentment entity**, which is different than the **bill payment entity**, comprising: transmitting, from the second network site to the first network site, a first signal... .. received second user input, a fifth signal representing a request of the user that the **bill payment entity** pay the displayed **bill** on behalf of the user.

13/3,K/6 (Item 6 from file: 350) [Links](#)

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0013691925 *Drawing available*

WPI Acc no: 2003-788911/200375

XRFX Acc No: N2003-632014

Internet-based electronic bill presentation system has biller stations that transmit bills to user stations, in response to requests from user stations

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2301346	A1	20010920	CA 2301346	A	20000320	200375	B

Priority Applications (no., kind, date): CA 2301346 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CA 2301346	A1	EN	62	20	

...Inventor: **GANESAN R Alerting Abstract** ... USE - Internet-based electronic bill presentation system for local telephone **company**, local **electric company**, retail outlet, national long distance company... Original Publication Data by Authority...Inventor name & address:GANESAN R

13/3,K/7 (Item 7 from file: 350) [Links](#)

Derwent WPIX

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0013691924 *Drawing available*

WPI Acc no: 2003-788910/200375

XRFX Acc No: N2003-632013

Transaction tracking method for electronic billing system, involves transmitting billing information from financial institute entity and billing entity to user entity on receiving billing information view request

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2301331	A1	20010920	CA 2301331	A	20000320	200375	B

Priority Applications (no., kind, date): CA 2301331 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CA 2301331	A1	EN	65	20	

Transaction tracking method for electronic billing system, involves transmitting billing information from financial institute entity and billing entity to user entity on receiving billing information view request
...Inventor: GANESAN R **Alerting Abstract** ...NOVELTY - Billing information view request transmitted from an user entity (52) to a financial institute entity (54) and billing entity (56) is logged into a database. The financial institute entity and billing entity transmits the billing information to the user on receipt of the request. ...54 financial institute entity ... 56 billing entity Original Publication Data by Authority...Inventor name & address:GANESAN R

13/3,K/8 (Item 8 from file: 350) [Links](#)

Derwent WPIX

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0012296926 *Drawing available*

WPI Acc no: 2002-238048/200229

Related WPI Acc No: 2001-426903; 2007-761917

XRFX Acc No: N2002-183315

Billing information presenting method for electronic bill presentation, involves allowing user to view secondary information only after viewing primary information associated with identifier transmitted earlier

Patent Assignee: GANESAN R (GANE-I); HOBDAK K (HOBDA-I); CHECKFREE CORP (CHEC-N)

Inventor: **GANESAN R; HOBDAK K**

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010037296	A1	20011101	US 1999414731	A	19991008	200229	B
			US 2001798895	A	20010306		
US 7302411	B2	20071127	US 2001798895	A	20010306	200780	E

Priority Applications (no., kind, date): US 1999414731 A 19991008; US 2001798895 A 20010306

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010037296	A1	EN	70	25	C-I-P of application	US 1999414731

Inventor: **GANESAN R... ..HOBDAK K Alerting Abstract ... USE - For electronic bill presentation in industry, bank etc... Original Publication Data by AuthorityInventor name & address:Ganesan, Ravi... ..Hobday, Kenneth... ..Ganesan, Ravi... ..Hobday, Kenneth**

13/3,K/9 (Item 9 from file: 350) [Links](#)

Derwent WPIX

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0011191391 *Drawing available*

WPI Acc no: 2002-129577/200217

Related WPI Acc No: 2000-364190; 2001-618415; 2005-170843; 2005-477918; 2006-251131; 2007-412263

XRPX Acc No: N2002-097707

Transaction tracking method in electronic billing system, involves transmitting billing information viewing request to bank and billing entities, from user entity which receives billing information from billing entity

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6334116	B1	20011225	US 199817169	A	19980202	200217	B
			US 1999237657	A	19990127		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999237657 A 19990127

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6334116	B1	EN	36	20	Continuation of application	US 199817169
					Continuation of patent	US 6055567

...tracking method in electronic billing system, involves transmitting billing information viewing request to bank and billing entities, from user entity which receives billing information from billing entity ...Inventor: GANESAN R Alerting Abstract ...A billing information viewing request is transmitted from an user entity (52), to a bank entity (54) and a billing entity (56) and is stored in respective databases (32). The billing entity transmits billing information to the user entity. ...complete and interactive billing information is offered to users. Benefits of interacting with single user, biller and bank entity are retained. Supports end to end audit trail from initial stages to final stages of... ...56 Billing entity Original Publication Data by AuthorityInventor name & address:Ganesan, Ravi... ...Original Abstracts:provided for centrally tracking transactions in an electronic billing system. The system includes multiple different billing entities, multiple different financial institute entities and multiple different user entities. Each of the multiple different billing entities is associated with a respective portion of the multiple different user entities and each of the multiple different financial institute entities is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different financial institute entities indicating a request from any of the multiple different user entities associated with the applicable financial institute entity to view billing information. The receipt of the request to view the billing information is logged in a... ...A message indicative of the billing information of at least one of the multiple different billing entities associated with the applicable user entity which is available for viewing is transmitted to thea request from the applicable user entity to view the available billing information of that billing entity is received from any of the at least one of the billing entities. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable billing entity is logged in the database as a second event information.

Claims: A method for centrally tracking transactions in an electronic billing system having multiple different **billing entities**, multiple different **financial institute entities** and multiple different user entities, each of the multiple different **billing entities** being associated with a respective portion of the multiple different user entities and each of the multiple different **financial institute entities** being associated with a respective portion of the multiple different user entities, comprising the steps of: receiving, from any of the multiple different **financial institute entities**, a message indicative of a request from any of the multiple different user entities associated with the applicable **financial institute entity** to view **billing** information; logging, in a database, the receipt of the request to view the billing information... .. a message indicative of the billing information of at least one of the multiple different **billing entities** associated with the applicable user entity which is available for viewing; receiving, from any of the at least one of the **billing entities**, a message indicative of a request from the applicable user entity to view the available billing information of that **billing entity**; and logging, in the database, the receipt of the message indicative of the applicable user entity request to view the billing information of the applicable **billing entity** as a second event information.

13/3,K/10 (Item 10 from file: 350) [Links](#)

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0010993428 *Drawing available*

WPI Acc no: 2001-618415/200172

Related WPI Acc No: 2000-364190; 2002-129577; 2005-170843; 2005-477918; 2006-251131; 2007-412263

XRPX Acc No: N2001-461294

Electronic bill presentment system using Internet, includes banking and billing network stations transmitting bill availability information and requested bills to subscribers

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; RANDALL K; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1136922	A1	20010926	EP 2000106120	A	20000321	200172	B
NZ 503499	A	20010928	NZ 503499	A	20000321	200172	NCE
ZA 200001493	A	20010131	ZA 20001493	A	20000324	200172	NCE
SG 84576	A1	20011120	SG 20001615	A	20000321	200213	NCE
AU 200022455	A	20010927	AU 200022455	A	20000322	200229	NCE

Priority Applications (no., kind, date): EP 2000106120 A 20000321; SG 20001615 A 20000321; NZ 503499 A 20000321; AU 200022455 A 20000322; ZA 20001493 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
EP 1136922	A1	EN	39	20	
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
NZ 503499	A	EN			
ZA 200001493	A	EN	62		
SG 84576	A1	EN			

...Inventor: **GANESAN R** Alerting Abstract ... USE - For presenting bills from local telephone company, electric company, retail outlet, long distance telephone company to subscribers through Internet... Original Publication Data by AuthorityInventor name & address:GANESAN R... ..Ganesan, Ravi... ..GANESAN R... ..GANESAN R... ..GANESAN R

13/3,K/11 (Item 11 from file: 350) [Links](#)
 Derwent WPIX
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0010706063 *Drawing available*
 WPI Acc no: 2001-316500/200133
 XRPX Acc No: N2001-227489

Transaction tracking method for electronic billing system by configuring a database to store log of receipts of message indicative of applicable user entity signing-on to system

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
ZA 200001492	A	20001227	ZA 20001492	A	20000324	200133	B
EP 1136923	A1	20010926	EP 2000106122	A	20000321	200157	NCE
NZ 503498	A	20010831	NZ 503498	A	20000321	200157	NCE
AU 200022454	A	20010927	AU 200022454	A	20000322	200229	NCE
SG 102569	A1	20040326	SG 20001616	A	20000321	200428	NCE

Priority Applications (no., kind, date): SG 20001616 A 20000321; EP 2000106122 A 20000321; NZ 503498 A 20000321; AU 200022454 A 20000322; ZA 20001492 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
ZA 200001492	A	EN	53	20		
EP 1136923	A1	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
NZ 503498	A	EN				
SG 102569	A1	EN				

...Inventor: **GANESAN R Alerting Abstract** ...52); banking entity (54), the primary/sign-on point of contact for the subscriber, a **billing entity** (56) provides **bill** availability data to an aggregator database, and electronic payment and customer service EPCS entity (58... **DESCRIPTION** - The subscriber selects a view **bill** icon, the banking entity messages the EPCS entity with an aggregation data request and the event is logged. The... ...56 **Billing Entity** Original Publication Data by AuthorityInventor name & address:GANESAN R... ...Ganesan, Ravi... ...GANESAN R **Original Abstracts**:A method is provided for centrally tracking transactions in an electronic billing system. The system includes multiple different **billing entities**, multiple different **financial institute entities** and **multiple** different **user entities**. Each of the **multiple** different **billing entities** is associated with a respective portion of the multiple different user entities and each of the multiple different **financial institute entities** is associated with a

respective portion of the multiple different user entities. A message is received from any of the multiple different **financial institute entities** indicating a request from any of the multiple different user entities associated with the **applicable financial institute entity** to view **billing information**. The receipt of the request to view the billing information is logged in a database as first event... .. A message indicative of the billing information of at least one of the multiple different **billing entities** associated with **the applicable user entity** which is available for viewing is transmitted to the applicable user entity. A message indicating a request from the applicable user entity to view the **available billing** information of that **billing entity** is received from any of the at least one of the **billing entities**. The receipt of the message indicating the applicable user entity request to view **the billing** information of the **applicable billing entity** is logged in the database as a second event information. **Claims:**A method for centrally tracking transactions in an electronic billing system **having** multiple different **billing entities**, **multiple different financial institute entities** and **multiple** different user entities, each of the multiple different **billing entities** being **associated** with a respective portion of the multiple different user entities and each of the multiple different **financial institute entities** being **associated** with a respective portion of the multiple different user entities, comprising the steps of:receiving, from any of the multiple different **financial institute entities**, a **message** indicative of a request from any of the multiple different user entities associated with the **applicable financial institute entity** to view **billing information**;logging, in a database, the receipt of the request to view the billing information as a first event information;transmitting, to the applicable user entity, a message indicative of the **billing information** of at least one of the **multiple** different **billing entities** associated with the applicable user entity **which** is available for viewing;receiving, from any of the at least one of the **billing entities**, a message indicative of a request from the **applicable user entity** to view the available billing information of that **billing entity**; andlogging, in the database, the receipt of **the message** indicative of the applicable user entity request to view the billing information of the applicable **billing entity** as a second event information.

13/3,K/12 (Item 12 from file: 350) [Links](#)

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0010232549 *Drawing available*

WPI Acc no: 2000-543994/200050

XRPX Acc No: N2000-402447

Electronic commerce method for conducting secure transactions over network e.g. Internet, in which seller is not privy to identity of account, but is provided with high level of security that purchase price will be paid

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: GANESAN K; GANESAN R; KIGHT P

Patent Family (8 patents, 31 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 199964464	A	20000615	AU 199964464	A	19991210	200050	B
CA 2291920	A1	20000611	CA 2291920	A	19991209	200050	E
EP 1020824	A2	20000719	EP 1999124674	A	19991210	200050	E
ZA 199907595	A	20000830	ZA 19997595	A	19991210	200050	E
NZ 501746	A	20011130	NZ 501746	A	19991213	200207	E
SG 87870	A1	20020416	SG 19996352	A	19991210	200240	E
US 20040199431	A1	20041007	US 1998208998	A	19981211	200466	E
			US 2004831080	A	20040423		
US 20040249766	A1	20041209	US 1998208998	A	19981211	200481	E
			US 2004831022	A	20040423		

Priority Applications (no., kind, date): US 1998208998 A 19981211; US 2004831022 A 20040423; US 2004831080 A 20040423

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
AU 199964464	A	EN	52	14		
CA 2291920	A1	EN				
EP 1020824	A2	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
ZA 199907595	A	EN	52			
NZ 501746	A	EN				
SG 87870	A1	EN				
US 20040199431	A1	EN			Continuation of application	US 1998208998
US 20040249766	A1	EN			Continuation of application	US 1998208998

...Inventor: **GANESAN R** Original Publication Data by AuthorityInventor name & address:**GANESAN R...**
...**GANESAN R...** ...**Ganesan, Ravi...** ...**GANESAN R...** ...**GANESAN R...** ...**Ganesan, Ravi...** ...**Ganesan, Ravi...**
...**GANESAN R** ...**Claims:**comprising:receiving information identifying a potential purchaser without identifying an
account number of a funding **account** of **the** potential purchaser, the information received from the potential
purchaser without transmission through the **merchant**;determining, at least **in** part based upon the received
information, if payment by or on behalf of the potential purchaser to the merchant using **funds** from the funding
account of the potential purchaser is to be authorized,wherein information is received and authorization is
determined by a third party other than the potential purchaser and **the merchant**; andtransmitting payment
authorization directly from the third party to the merchant if it is... ... it is determined that payment by or on behalf of
the potential purchaser to the **merchant using** funds from the funding account of the potential purchaser is
authorized, thereby enabling the merchant...

13/3,K/13 (Item 13 from file: 350) [Links](#)

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0010058656 *Drawing available*

WPI Acc no: 2000-364190/200031

Related WPI Acc No: 2001-618415; 2002-129577; 2005-170843; 2005-477918; 2006-251131; 2007-412263

XRPX Acc No: N2000-272528

Accessing of data over network, involves establishing network link to transmit identified available information from one network station to another network station

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: DREYER H D; GANESAN R; HARRIS M T; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6055567	A	20000425	US 199817169	A	19980202	200031	B
ZA 200001491	A	20001227	ZA 20001491	A	20000324	200104	NCE
EP 1136924	A1	20010926	EP 2000106123	A	20000321	200157	NCE
NZ 503497	A	20010831	NZ 503497	A	20000321	200157	NCE
AU 200022453	A	20010927	AU 200022453	A	20000322	200229	NCE

Priority Applications (no., kind, date): US 199817169 A 19980202; EP 2000106123 A 20000321; NZ 503497 A 20000321; AU 200022453 A 20000322; ZA 20001491 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6055567	A	EN	36	20		
ZA 200001491	A	EN	62			
EP 1136924	A1	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
NZ 503497	A	EN				

...Inventor: **GANESAN R Alerting Abstract** ...In bank for data accessing control in electronic bill presentment and payment system having user entity, banking entity, billing entity and electronic payment and customer service entity... Original Publication Data by AuthorityInventor name & address:GANESAN R... ..Ganesan, Ravi...
...GANESAN R... ..Ganesan, Ravi... ..GANESAN R

? t /3,k/all

17/3,K/1 (Item 1 from file: 347) Links

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07226064 **Image available**

BILLING SYSTEM FOR INTERNET UTILITY CHARGE

Pub. No.: 2002-094504 [JP 2002094504 A]

Published: March 29, 2002 (20020329)

Inventor: HASE KATSUYA

Applicant: HITACHI LTD

Application No.: 2000-280222 [JP 2000280222]

Filed: September 14, 2000 (20000914)

ABSTRACT

...utility charging devices 105-110 and with a free home page database 109 that stores **charging** transfer **information** to **transfer** the Internet utility **charge** to be imposed on the **user** to a home page opening party and bill the charging on the home page opening... ...switches the connection from the free home page into a pay home page and displays **information** denoting **revision** of a charging destination on the Internet utility terminal.

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17/3,K/2 (Item 2 from file: 347) [Links](#)

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05272738 **Image available**

EXCHANGE CHARGING INFORMATION MANAGEMENT SYSTEM AND CHARGING REVISION METHOD

Pub. No.: 08-228238 [JP 8228238 A]

Published: September 03, 1996 (19960903)

Inventor: KASE ICHIRO

KUROKAWA KOICHI

OGAWA KAZUHIKO

KIMURA ATSUSHI

MITAMURA KAZUO

KURITA KATSUHIRO

KANEZASHI SHOICHI

OOISHI TOMOSADA

TAKAHASHI MASAKI

ISHIOKA TOSHIYA

ISHIHARA HIDEHISA

ITO AKIHIKO

Applicant: NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)

Application No.: 06-290580 [JP 94290580]

Filed: October 31, 1994 (19941031)

EXCHANGE CHARGING INFORMATION MANAGEMENT SYSTEM AND CHARGING REVISION METHOD

ABSTRACT

PURPOSE: To realize an exchange charging information management system and a charging revision system in which the information for revision is automatically distributed to each exchange efficiently and the data replacement to each exchange is... ..**CONSTITUTION:** The system is provided with a charging information management system G receiving revision object file information and sending charge revision file information, and an exchange sending call information and revision object file information to exchange adaptor sections D1, E1-En, receiving the charging revision file information from the exchange adaptor sections D1, E1-En and using the information through revision, the exchange adaptor sections D1, E1-En sending the call information and the revision object file information to share functions D2, F, receiving the charge revision file information and sending it to the exchange, the share functions D2, F sending the call information to operation systems H1-Hn and the revision object file information to the charging information management system G, receiving the charge revision file information and sending the information to the exchange adaptor sections D1, E1-En and a remote controller J...

17/3,K/3 (Item 3 from file: 347) [Links](#)

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03688957 **Image available**

TELEPHONE EXCHANGE SYSTEM CAPABLE OF CALLED PARTY IMPOSITION CONTROL

Pub. No.: 04-054057 [JP 4054057 A]

Published: February 21, 1992 (19920221)

Inventor: KOIKE HIDEYUKI

Applicant: NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)

Application No.: 02-162768 [JP 90162768]

Filed: June 22, 1990 (19900622)

Journal: Section: E, Section No. 1213, Vol. 16, No. 254, Pg. 65, June 09, 1992 (19920609)

ABSTRACT

...imposition control during talking by providing a charge imposition index revision means and a talking **charge transfer** means to the system... ..index of a call in talking takes place in an information service center 6, a **charge** index revision request command is **sent** to a **charge** control addition node 1 by a PB signal. A PB signal receiver (1-3) connects... ..a line interface 2(1-6)A and the PB signal receiver (1-3) to **receive the information** required for **revising the charge** index. When a request of **charge** transfer takes place, a **charge** transfer request command is **sent** to the **charge** control addition node 1 in terms of a PB signal. The PB signal **receiver** (1-3) **receives the information** required for **charge transfer**.

17/3,K/4 (Item 4 from file: 347) [Links](#)

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03660173 **Image available**

COMMUNICATION TERMINAL EQUIPMENT FOR ISDN NETWORK

Pub. No.: 04-025273 [JP 4025273 A]

Published: January 29, 1992 (19920129)

Inventor: TAKEYAMA MASARU

Applicant: FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)

Application No.: 02-128137 [JP 90128137]

Filed: May 19, 1990 (19900519)

Journal: Section: E, Section No. 1198, Vol. 16, No. 188, Pg. 157, May 07, 1992 (19920507)

ABSTRACT

PURPOSE: To attain efficient communication management by counting down and **revising charge information** of a card recording medium for each card recording medium possessed by the user... ..to the operation of the user after application of power to start prescribed communication, receives **charging information** with respect to the required communication time when the communication is finished and **sends the charging information** to a card processing section 12. Then the card processing section 12 **revises the charge information** read from a loaded magnetic card or an IC card 13 based on the **charge information** from the ISDN network sent from the communication control section and writes the **revised information** into the card again. Thus, the **charge information** recorded on the card for each **user** is counted down by the **charging information** sent from the ISDN network to realize the management of the communication charge for each user...

17/3,K/5 (Item 1 from file: 350) [Links](#)

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0016433183 *Drawing available*

WPI Acc no: 2007-149381/200715

XRPX Acc No: N2007-107642

Computer implemented method for managing credit accounts, involves transferring portion of credit balance from current credit account to new credit account having better financial terms

Patent Assignee: POLTORAK A I (POLT-I)

Inventor: POLTORAK A I

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060277139	A1	20061207	US 2005146405	A	20050606	200715	B

Priority Applications (no., kind, date): US 2005146405 A 20050606

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060277139	A1	EN	14	4	

Computer implemented method for managing credit accounts, involves transferring portion of credit balance from current credit account to new credit account having better financial... ..on behalf of the customer. A portion of the credit balance from the current credit account of the customer is transferred to the new credit account. Original Publication Data by Authority...Original Abstracts:customer's credit accounts and income, and an authorization to receive the customer's credit report. The customer's financial profile, including statements of the credit accounts and credit reports, are periodically reviewed by the system to determine whether better credit terms are likely to be available to... .. are likely to be available, the system automatically applies for credit on behalf of the customer, receives approvals, and transfers balances from existing accounts to new accounts with better terms. The system may automatically obtain account information regarding the customer's credit accounts via a network, and schedule and make payments on...

17/3,K/6 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0016015838 *Drawing available*

WPI Acc no: 2006-547468/200656

XRPX Acc No: N2006-438800

Customer status change notification method for electronic billing vendor, involves creating new file including flagged electronic service order entries, to reformat entries and transmit to billing computer system of vendor

Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N)

Inventor: OWEN E E; WILLIAMS B E

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7080035	B1	20060718	US 2000531571	A	20000320	200656	B

Priority Applications (no., kind, date): US 2000531571 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 7080035	B1	EN	15	9	

Alerting Abstract ...an update computer file. The update computer file is searched for flagged entries that include **information** indicating an **account** number change. A new file including flagged electronic service order entries is created, to reformat... ..The e-billing vendor is automatically notified about customer status change, without resorting to manually **reviewed** error **reports** and post hoc clerical fixes... Original Publication Data by Authority**Original Abstracts:**A system and method by which a merchant automatically notifies an **outside** e-billing vendor of customer account status changes that **affect** the transfer of **billing information between the merchant and the e-billing** vendor. The method **reads** an update file containing service order activities, searches among the activities in the update file... .. billing service, determines which of those enrolled customers received a service change that affected their **account** number, pulls the **information** associated with each **affected account** number, places the **information** in a **record formatted** as required **by** the **e-billing** vendor, and transmits **the record** to the **e-billing** vendor to synchronize **the account** numbers between the **merchant** and the **e-billing** vendor.

...**Claims:**received service orders, wherein information is included within each electronic service order entry to indicate **that** the **account** number has changed for the customer when the service order results in the account number... .. an update computer file;searching the update computer file for flagged entries that include the **information** that indicates an **account** number change;creating a new file that includes the flagged electronic service **order** entries that include **the information** that indicates an **account** number change that have been found by the search;reformatting the flagged electronic service **order** entries of the **new** file that include the **information** that indicates **account** number changes to a record format compatible with the billing computer system of the electronic **billing** vendor; **and**transmitting the **reformatted** flagged entries of the new file that include the **information** that indicates **account** number changes over a computer network to the billing computer system of the

17/3,K/7 (Item 3 from file: 350) [Links](#)

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0015267114 *Drawing available*

WPI Acc no: 2005-617213/200563

XRPX Acc No: N2005-506606

In-force life insurance policies buying and selling method for e.g. life settlement transaction, involves bringing critical financial and medical underwriting information before each buyer for online reviewing

Patent Assignee: SPALDING P (SPAL-I); SPALDING P F (SPAL-I)

Inventor: SPALDING P; SPALDING P F

Patent Family (3 patents, 108 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050192849	A1	20050901	US 2004789158	A	20040227	200563	B
WO 2005089109	A2	20050929	WO 2005US6175	A	20050226	200564	E
EP 1782365	A2	20070509	EP 2005723861	A	20050226	200731	E
			WO 2005US6175	A	20050226		

Priority Applications (no., kind, date): US 2004789158 A 20040227

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050192849	A1	EN	16	9		
WO 2005089109	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1782365	A2	EN			PCT Application	WO 2005US6175
					Based on OPI patent	WO 2005089109
Regional Designated States,Original	AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU					

...force life insurance policies buying and selling method for e.g. life settlement transaction, involves bringing critical financial and medical underwriting information before each buyer for online reviewing
Alerting Abstract ...concerning in-force life insurance policies for evaluation by a buyer via a website. Critical financial and medical underwriting information relating to the policy of each owner is obtained. The information is organized

and categorized... ..ADVANTAGE - The critical **financial** and medical underwriting **information** is brought before each buyer for online reviewing, thus creating an efficient market for life... Original Publication Data by Authority...**Original Abstracts:**who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... .. who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... .. who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... .. agents, qui pourraient souhaiter vendre leurs polices, enregistrent sur un site Web en ligne des **informations** de tarification **financieres** et medicales critiques pour, le cas echeant, une evaluation par un acheteur potentiel. Dans la... .. en ligne, ces informations sont organisees et mises en categories sous forme de parametres d'**informations** medicales et **financieres** variees afin que les investisseurs et les acheteurs potentiels des polices les revoient en ligne... ..**Claims:**owners are willing to entertain offers to buy their policies,obtaining from such owners critical **financial** and medical underwriting **information** relating to the policy of each owner, as needed for evaluation by a potential buyer... .. information and categorizing the information within the database as to parameters of various medical and **financial information**, for **review** online by investors and potential buyers of policies, andrequiring a pre-arranged membership for...

17/3,K/8 (Item 4 from file: 350) [Links](#)

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0015036448 *Drawing available*

WPI Acc no: 2005-384440/200539

XRPX Acc No: N2005-311699

Consent identification method for delivery of financial or transaction related information, involves providing electronic notification of availability of financial or transaction related information, and option for accessing information

Patent Assignee: COLLERAN K (COLL-I); HESTER J (HEST-I); I-DEAL LLC (IDEA-N)

Inventor: COLLERAN K; HESTER J

Patent Family (3 patents, 107 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050108124	A1	20050519	US 2003714934	A	20031118	200539	B
WO 2005052724	A2	20050609	WO 2004US34349	A	20041019	200539	E
EP 1685460	A2	20060802	EP 2004795497	A	20041019	200650	E
			WO 2004US34349	A	20041019		

Priority Applications (no., kind, date): US 2003714934 A 20031118

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050108124	A1	EN	18	12		
WO 2005052724	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1685460	A2	EN			PCT Application	WO 2004US34349
					Based on OPI patent	WO 2005052724
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR					

Consent identification method for delivery of financial or transaction related information, involves providing electronic notification of availability of financial or transaction related information, and option for accessing

information Original Titles:System and method for electronic consent and **delivery of financial** and/or other transaction-related information... ..**SYSTEM AND METHOD FOR ELECTRONIC CONSENT AND DELIVERY OF FINANCIAL AND/OR OTHER TRANSACTION-RELATED INFORMATION...** ...**SYSTEME ET PROCEDE POUR UN CONSENTEMENT ET UNE DISTRIBUTION ELECTRONIQUE D'INFORMATIONS FINANCIERES ET/OU CONCERNANT TOUTE AUTRE TRANSACTION** Alerting Abstract ...**NOVELTY** - The electronic notification of the availability of the **financial** or transaction related **information**, and the option for accessing the information, is provided based on the destination data. The... ..**USE** - For identifying consent for **delivery of financial** or transaction related **information** using network such as local area network (LAN), wide area network (WAN) and internet... ..**ADVANTAGE** - The **financial** and transaction related **information** is **delivered** effectively and efficiently to the desired **recipient** such as investor while complying with the governing rules and regulations... Original Publication Data by Authority**Original Abstracts:**The present invention relates to a method and system for effectively and efficiently **delivering** financial and/or **other transaction-related information** to investors while complying with relevant governmental rules and regulations regarding notice, access and proof of delivery. The method and system of the present invention enable individual consent of electronic **delivery of financial and/or other transaction-related information** from investors and electronically delivering such information and/or documentation to the consented recipients. The system can manage and update investor lists for issuers and/or **market** intermediaries; prepare financial and other transaction-related **information** for review; replace or supplement **hardcopy documents** by disseminating such **financial** and other transaction-related **information** through an electronic **delivery** fulfillment system that complies with governmental rules and regulations; and enable real-time audit tracking... .. The present invention relates to a method and system for effectively and efficiently **delivering financial** and/or other transaction-related **information** to **investors while** complying with relevant governmental rules and regulations regarding notice, access and proof of delivery. The method and system of the present invention enable individual consent of electronic **delivery of financial** and/or other transaction-related **information from** investors and electronically **delivering** such **information** and/or documentation to the consented recipients. The system can manage and update investor lists for issuers and/or **market** intermediaries; prepare **financial** and other transaction-related **information** for **review**; replace or supplement **hardcopy documents** by **disseminating** such **financial** and other transaction-related **information** through an electronic **delivery** fulfillment system that complies with governmental rules and regulations; and enable real-time audit tracking... .. L'invention concerne un procede et un systeme pour distribuer efficacement et suffisamment des **informations financieres** et/ou concernant d'autres transactions a des investisseurs, tout en tenant **compte des regles gouvernementales** et des reglements concernant, la connaissance, l'acces et l'epreuve de la... .. et le systeme de l'invention permettent le consentement individuel d'une distribution electronique d'**informations financieres** et/ou concernant des transactions provenant d'investisseurs et la distribution de **maniere electronique** desdites **informations** et/ou documents a des recepteurs consentants. Le systeme peut gerer et mettre a jour... .. d'investisseurs pour des emetteurs de valeurs et/ou des intermediaires de marche; preparer des **informations financieres** et concernant d'autres transactions en vue d'une verification; remplacer ou **ajouter des documents** en copie par dissemination desdites **informations financieres** ou concernant toute autre transaction par l'intermediaire d'un systeme de **satisfaction optimale** de distribution electronique, lequel tient compte des regles gouvernementales et des reglements; et permettre en...

17/3,K/9 (Item 5 from file: 350) [Links](#)

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0014884161 *Drawing available*

WPI Acc no: 2005-231900/200524

XRFX Acc No: N2005-191003

Data system for communication with communication devices of entities, has communication exchange to repeatedly send messages of database, to communication devices to solicit responses from users for review

Patent Assignee: YATES P (YATE-I)

Inventor: YATES P

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050055232	A1	20050310	US 2003472918	P	20030523	200524	B
			US 2004852599	A	20040524		

Priority Applications (no., kind, date): US 2003472918 P 20030523; US 2004852599 A 20040524

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050055232	A1	EN	71	43	Related to Provisional	US 2003472918

Original Publication Data by Authority...**Original Abstracts:**originate questions, and can rely upon coaches or experts to develop related questions. The collected **information** can be **reviewed** by the user, a coach, or other expert to alter the questions, provide suggestions, or take other action. Information... .. system. Vendors can also market goods and services to the users based on the collected **information** along with other **financial** transaction **information** as **permitted** by the users. Some implementations also provide for introductions between users based upon shared interests and other... ..**Claims:**to review the responses sent to the data system from the communication device of the **user**;a **financial** transaction **system** configured to provide the **user** capability to make purchases using at least one of credit cards and debit cards, and... .. received by the communication exchange from the communication device of the user, and access to **review the information** regarding purchases of the user and to send solicitations to the user regarding at least one of products and services for possible purchase by the user based at least in part on the reviews...

17/3,K/10 (Item 6 from file: 350) [Links](#)
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0014832843 *Drawing available*

WPI Acc no: 2005-180534/200519

Related WPI Acc No: 1995-106979; 1999-478717; 2000-655249; 2003-852520

XPX Acc No: N2005-150534

Automatic account processing system receives financial account request data from remote applicant, determines approval of request by verifying applicant's identity using information in database, and sends approval result to applicant

Patent Assignee: NORRIS J A (NORR-I)

Inventor: NORRIS J A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050038737	A1	20050217	US 1993113205	A	19930827	200519	B
			US 1994327653	A	19941024		
			US 1996732584	A	19961015		
			US 1999305622	A	19990505		
			US 2000591073	A	20000609		
			US 2004945237	A	20040920		

Priority Applications (no., kind, date): US 1993113205 A 19930827; US 1994327653 A 19941024; US 1996732584 A 19961015; US 1999305622 A 19990505; US 2000591073 A 20000609; US 2004945237 A 20040920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050038737	A1	EN	12	3	C-I-P of application	US 1993113205
					Continuation of application	US 1994327653
					Continuation of application	US 1996732584
					Continuation of application	US 1999305622
					Continuation of application	US 2000591073
					Continuation of patent	US 5940811
					Continuation of patent	US 6105007

...NOVELTY - A data processing system **receives** data from applicant at remote interface, **sends** the **documentation** of regulation regarding **financial** account to applicant and **receives** its acknowledgment. The system determines approval of requested financial account based on verification of applicant... Original Publication Data by Authority...**Original Abstracts**:the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit **account**, and arranges for **automatic** withdrawals to repay the loan. The

computer controller **reviews documentation** requirements including **consumer lending** and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by... ...**Claims:**to the applicant's identity;vi. determine in closed loop and without human assistance if **the** applicant's requested **financial account** is approved based **on** the verification of the applicant's identity; andvii. send a result to the remote...

17/3,K/11 (Item 7 from file: 350) [Links](#)

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0014162124 *Drawing available*

WPI Acc no: 2004-347132/200432

Related WPI Acc No: 2006-352750

XRPX Acc No: N2004-277723

Providing on-line subscription services from subscription server to user of mobile terminal, involves transmitting product in digital form to mobile terminal when user indicates desire to purchase product

Patent Assignee: AARNIO A (AARN-I); NOKIA CORP (OYNO)

Inventor: AARNIO A

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040078274	A1	20040422	US 1999476674	A	19991230	200432	B
US 7010500	B2	20060307	US 1999476674	A	19991230	200618	E

Priority Applications (no., kind, date): US 1999476674 A 19991230

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040078274	A1	EN	8	3	

Original Publication Data by Authority...**Original Abstracts:**to the user's mobile terminal capabilities, the user's preferences of products, and the **user's financial information**. **The subscription server sends to the mobile terminal** at least locally or remotely retrieved information related to a product based on the user... .. to the user's mobile terminal capabilities, the user's preferences of products, and the **user's financial information**. The subscription server **sends to the mobile terminal** at least locally or **remotely** retrieved information related to a product based on the user-specific information. The subscription server... ..**Claims:**electronic text is sent to the user if the digitally formatted electronic text corresponds to **the user-specific information** stored at the subscription server;transmitting from the cellular telephone via the cellular telephone network...

17/3,K/12 (Item 8 from file: 350) [Links](#)

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0013999796

WPI Acc no: 2004-181006/200418

XRFX Acc No: N2004-143951

Dining system for students in board plan, reviews account information, transaction records and additional funds to customer's account after reconciliation of account of used dining establishments

Patent Assignee: OFF-CAMPUS DINING NETWORK INC (OFFC-N); RANKIN A (RANK-I); SCHWENKE K W (SCHW-I); WILLIAMS B (WILL-I)

Inventor: RANKIN A; SCHWENKE K W; WILLIAMS B

Patent Family (3 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435553	A1	20040118	CA 2435553	A	20030717	200418	B
US 20040059633	A1	20040325	US 2002396663	P	20020718	200425	E
			US 2003621735	A	20030717		
AU 2003213553	A1	20040205	AU 2003213553	A	20030718	200443	E

Priority Applications (no., kind, date): US 2002396663 P 20020718; US 2003621735 A 20030717

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435553	A1	EN	44	7		
US 20040059633	A1	EN	26		Related to Provisional	US 2002396663

Dining system for students in board plan, reviews account information, transaction records and additional funds to customer's account after reconciliation of account of used dining establishments ...the DE. The POS system communicates with a public web server, so that the customers review account information, transaction records, and additional funds to their account, after account reconciliation. Original Publication Data by Authority...Original Abstracts:at a variety of dining establishments located on- or off-campus, using account reconciliation to transfer funds to the dining establishments based upon use. Students and their parents have 24 hour web access to their...**Claims:**usage and to send commands to said transaction processing servers to debit money from the account of said customer and credit the account of said dining establishment; means to reconcile the accounts of said dining establishments by debiting their accounts and sending them funds; and web-based means for communicating with said public web server so that customers may review account information and transaction records, and may add additional funds to their account.

17/3,K/13 (Item 9 from file: 350) [Links](#)

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0013682754

WPI Acc no: 2003-779494/200373

XRFX Acc No: N2003-624625

Web-based transactions internal objects converting method for capital markets, involves executing JavaScript program to produce set of objects with rate information relating to interest rate that affects payment calculation

Patent Assignee: INTEGRAL DEV CORP (INTE-N)

Inventor: REES S; SANDHU H S; TOLAT V V

Patent Family (4 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003083602	A2	20031009	WO 2002US9106	A	20020322	200373	B
AU 2002367822	A1	20031013	AU 2002367822	A	20020322	200435	E
			WO 2002US9106	A	20020322		
EP 1488358	A2	20041222	EP 2002807144	A	20020322	200501	E
			WO 2002US9106	A	20020322		
JP 2005521175	W	20050714	WO 2002US9106	A	20020322	200547	E
			JP 2003580964	A	20020322		

Priority Applications (no., kind, date): WO 2002US9106 A 20020322

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003083602	A2	EN	326	133		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 2002367822	A1	EN			PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602
EP 1488358	A2	EN			PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
JP 2005521175	W	JA	217		PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602

Original Publication Data by Authority...**Original Abstracts:**system and method that enables user, such as institutional investors and financial institutions, to interactively **engage** in capital **market** transactions, including the trading of Over-the-Counter financial products, via the Internet (including the... ... reviewing price quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market data**, **calendaring**, and **communications** among users and/or system administrators, including e-mail, chat, and message boards. The present... ... reviewing price quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market** data, **calendaring**, and **communications** among **users** and/or system administrators, including **e-mail**, chat, **and** message boards. The present invention **also** supports communications with the server side in an automated manner via an automated processor. Such... ... and supports a broad set of elements and attributes that represent a wide variety of **financial** transactions, reference data, **and** market data. The common description of the FinXML syntax can be used for all aspects... ... de hausse des prix, la reddition de comptes, la gestion de portefeuilles, l'analyse d'**informations financieres** et de donnees de marches, les inventaires, et les communications entre utilisateurs et/ou administrateurs de systeme, y compris le courrier electronique, les conversations **en ligne** et les systemes de babillard electronique. L'invention permet egalement de soutenir des communications avec...

17/3,K/14 (Item 10 from file: 350) [Links](#)

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0013505034 *Drawing available*

WPI Acc no: 2003-597604/200356

Related WPI Acc No: 2003-256142

XRPX Acc No: N2003-476303

Retirement account management interface system using networking system, has plan provider interface, plan sponsor interface and employee interface allow provider, sponsor and employee to access respective gateways

Patent Assignee: GILBERT J A (GILB-I); GUPTA M (GUPT-I)

Inventor: GILBERT J A; GUPTA M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030105692	A1	20030605	US 2001305889	P	20010718	200356	B
			US 2002197677	A	20020718		

Priority Applications (no., kind, date): US 2001305889 P 20010718; US 2002197677 A 20020718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030105692	A1	EN	119	102	Related to Provisional	US 2001305889

Original Publication Data by Authority...**Claims:**enter system-wide bulletins to plan sponsors and/or participants via internal system e-mail, **set** fees and **charges**, maintain a spectrum of all **available** investments and funds, process and distribute income and dividends to participants' accounts across all plans, and **review system logs**; b. a plan **sponsor** interface **receiving** inputs from said plan sponsors and based on said received inputs performing, via instructions to... .. of, the following tasks: updating information associated with said participants, updating personal investment designations, view **and** print personal **account statement** or personal activity reports, **sending** messages to plan **sponsor** internal e-mail address, and **monitoring**, modeling and applying for retirement plan loans, transfers, and distribution.

17/3,K/15 (Item 11 from file: 350) [Links](#)

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0013351022 *Drawing available*

WPI Acc no: 2003-438875/200341

XRFX Acc No: N2003-350167

Components usage planning system for product manufacturing plant, evaluates usage of even non-preferred components with respect to commodity, to set plan for usage of most-preferred components

Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: COCHRAN W H; GILSDORF K J; TRESSLER G A; ZULPA P A

Patent Family (3 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030004597	A1	20030102	US 2001892953	A	20010627	200341	B
JP 2003114916	A	20030418	JP 2002183235	A	20020624	200341	E
US 6650954	B2	20031118	US 2001892953	A	20010627	200376	E

Priority Applications (no., kind, date): US 2001892953 A 20010627

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030004597	A1	EN	13	4	
JP 2003114916	A	JA	15		

Original Publication Data by Authority...**Original Abstracts:**material in a bill of material review database; periodically searching an extracting non-preferred parts **records** from the **bill of material review database**; importing the **non-preferred parts records** into a deviation database; notifying a division representative assigned to the non-preferred parts records... an enterprise over a computer network utilizing a parts review process tool. The method comprises: **receiving** a **bill** of material from a client system that includes a non-preferred part; storing the bill of material in a bill of material review database; periodically searching and extracting **non-preferred parts records** from the **bill** of material review database; importing the non-preferred parts **records** into a deviation **database**; evaluating risk factors associated with non-preferred parts usage; developing an action plan to mitigate...
...**Claims:**bill of material including a non-preferred part; storing said bill of material in a **bill** of material review database; periodically searching said bill of material review database for non-preferred parts; **records**; **extracting** non-preferred parts **records** from said **bill** of material review database; importing said non-preferred parts **records** into a **deviation** database; notifying a division representative, said **notifying** including **sending** a link to a site questionnaire; **receiving** a response from said division representative, said response including **answers** to said site questionnaire; **sending** a notice to an evaluation team as a result of said receiving said response, said...

17/3,K/16 (Item 12 from file: 350) [Links](#)
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0013012599 *Drawing available*
WPI Acc no: 2003-090884/200308
XRPX Acc No: N2003-071831

Export transaction finance planning method for trading companies involves selecting appropriate finance tools for pre-export and post-export based on risks involved in transaction

Patent Assignee: ENGLERT J G (ENGL-I)
Inventor: ENGLERT J G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020138412	A1	20020926	US 2001816023	A	20010323	200308	B

Priority Applications (no., kind, date): US 2001816023 A 20010323

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020138412	A1	EN	23	16	

Export transaction finance planning method for trading companies involves selecting appropriate finance tools for pre-export and post-export based on risks involved in transaction ...customer, buyer, payment mode are gathered. Risks involved in the transaction during pre-export and **post-export** phase are evaluated. Appropriate **finance** tools for pre-and **post-** export are selected based on the risks. A finance plan with reasonable overall cost ratio... Original Publication Data by Authority...**Original Abstracts:**and use of a series of forms for orderly entry of information concerning the exporter, **they** buyer, the transaction, **financing** tools to be selected, for gathering costs for each of a number of financing alternatives... **Claims:**and estimating risks and costs of financing an export transaction, comprising: (a) entering onto an **inquiry** form **information** concerning an exporter/customer and concerning the transaction to be **financed**, including **information** regarding the exporter/customer, **information** on the buyer **in** the **proposed** transaction, and information on the goods to be sold, terms of sale and the price... be exported to the buyer, and the time frame for delivery; and also entering method of payment information and **information** concerning the **financing** needed for the transaction, (b) evaluating risks of the transaction, **both** pre-export and **post-export**, including risks attendant to the nature of the particular transaction and to the point... the exporter/customer, and risks attendant to financing of the entire transaction, (c) entering information **into** a solution work sheet **divided** into pre-export and **post-export** time and events, the entered information including the time duration between initiation of the... buyer, (c1) using a list of financial tools to review possible pre-export and **post-export** credit tools for **financing** the export transaction, (c2) entering **information on a financial** tool price sheet, as to the structural cost and the transaction cost of using each of a plurality of pre-export tools listed on the list of **financial** tools, and a plurality of **post-export** tools listed on the list of **financial** tools, and determining lender **revenue** for each of the various **alternatives**, (c3) selecting appropriate **financing** tools for the **transaction**,

both pre-export and **post-export**, and entering projected structural costs and transaction costs on the solution work sheet as...

17/3,K/17 (Item 13 from file: 350) [Links](#)

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0012763743 *Drawing available*

WPI Acc no: 2002-617352/200266

XRPX Acc No: N2002-488551

Automated electronic invoicing and payment consolidation system has remote interface which enables customers to access consolidated invoicer interface which provides access point of invoicer for authenticated customers

Patent Assignee: BCE EMERGIS TECHNOLOGIES INC (BCEE-N); BOULETTE S (BOUL-I); COAN B (COAN-I); FALLON J B (FALL-I); NEELY R A (NEEL-I); WRATHER J C (WRAT-I)

Inventor: BOULETTE S; COAN B; COHN B; FALLON J B; NEELY R A; WRATHER J C

Patent Family (5 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020077977	A1	20020620	US 2000741620	A	20001219	200266	B
WO 2002063515	A2	20020815	WO 2001IB2861	A	20011218	200266	E
EP 1368767	A2	20031210	EP 2001997003	A	20011218	200382	E
			WO 2001IB2861	A	20011218		
AU 2002247877	A1	20020819	AU 2002247877	A	20011218	200427	E
CN 1537291	A	20041013	CN 2001822570	A	20011218	200508	E

Priority Applications (no., kind, date): US 2000741620 A 20001219

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020077977	A1	EN	29	113		
WO 2002063515	A2	EN				
National Designated States,Original	AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
EP 1368767	A2	EN			PCT Application	WO 2001IB2861
					Based on OPI patent	WO 2002063515
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
AU 2002247877	A1	EN			Based on OPI patent	WO 2002063515

Alerting Abstract ... USE - Automated electronic invoicing and payment system for providing the remote customer review of billing information from invoicer, through Internet web site, bank ATM machine or through the use of a stand alone kiosk... the invoicer sites through a component installed on each invoicer websites. Enables automatic requesting of accounts information for customers directly from each invoicer. Original Publication Data by Authority

Original Abstracts: An automated electronic invoicing and payment consolidation system for providing remote customer review of customer account information from at least two invoicers. In the preferred embodiment, the system includes three primary components: a consolidated invoicer interface; a... the invoicers for at least one customer; authenticates each of the customers; and automatically requests account information for the customers directly from each of the invoicers. Also, in the preferred embodiment, the payment engine sends the customer payment instructions from the customer directly to each of the invoicers... An automated electronic invoicing and payment consolidation system for providing remote customer review of customer account information from at least two invoicers. In the preferred embodiment, the system includes three primary components: a consolidated invoicer interface; a remote customer interface for... the invoicers for at least one customer; authenticates each of the customers; and automatically requests account information for the customers directly from each of the invoicers. Also, in the preferred embodiment, the payment engine sends the customer payment instructions from the customer directly to each of the invoicers. ... An automated electronic invoicing and payment consolidation system for providing remote customer review of customer account information from at least two invoicers. In the preferred embodiment, the system includes three primary components: a consolidated invoicer interface; a remote customer interface for accessing the consolidated invoicer interface; and a payment engine... the invoicers for at least one customer; authenticates each of the customers; and automatically requests account information for the customers directly from each of the invoicers. Also, in the preferred embodiment, the payment engine sends the customer payment instructions from the customer directly to each of the invoicers.

Claims: We claim: 1. An automated electronic invoicing and payment consolidation system for providing remote customer review of customer account information from at least two invoicers, said system comprising: (a) a consolidated invoicer interface wherein said invoicer interface includes: (i) at least one access point to each of...

17/3,K/18 (Item 14 from file: 350) [Links](#)
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0010972212 *Drawing available*
 WPI Acc no: 2001-596030/200167
 Related WPI Acc No: 2001-425180; 2001-564903; 2004-326670
 XRPX Acc No: N2001-444283

Interface for delivery of document from client to web site over network, for configuring, viewing and ordering a document online

Patent Assignee: MIMEO.COM INC (MIME-N)

Inventor: FINK D; JACOBS C; PINCO J; ROBERTS S; STEWART J; UYTTENDAELE D

Patent Family (2 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001035312	A2	20010517	WO 2000US31241	A	20001113	200167	B
AU 200116067	A	20010606	AU 200116067	A	20001113	200167	E

Priority Applications (no., kind, date): US 1999164723 P 19991112; US 1999165651 P 19991115; US 1999165643 P 19991115

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001035312	A2	EN	75	17		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200116067	A	EN			Based on OPI patent	WO 2001035312

Alerting Abstract ...ADVANTAGE - Allows a user to configure and **preview** a **document** online... Original Publication Data by Authority...**Original Abstracts**:network to a server. The server includes software that allows a user to configure and **preview** the **document** online. **The user may** change configuration parameters as desired. Once the configuration process is complete, the user may order the document, specifying multiple recipients as desired. The **user** is then billed for the order and the **document** is **delivered** to the indicated **recipient(s)**.

17/3,K/19 (Item 15 from file: 350) [Links](#)

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0010846457 *Drawing available*

WPI Acc no: 2001-464863/200150

Related WPI Acc No: 2001-146825; 2005-294854

XRPX Acc No: N2001-344844

Internet-based on-line financial transaction system has server with interacting trading mechanism to enable investor to view price quote and to communicate acceptance to financial institution

Patent Assignee: INTEGRAL DEV CORP (INTE-N)

Inventor: SANDHU H; TOLAT V V

Patent Family (5 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001033462	A1	20010510	WO 2000US30076	A	20001031	200150	B
AU 200115795	A	20010514	AU 200115795	A	20001031	200153	E
EP 1244983	A1	20021002	EP 2000978322	A	20001031	200265	E
			WO 2000US30076	A	20001031		
JP 2003520366	W	20030702	WO 2000US30076	A	20001031	200352	E
			JP 2001535884	A	20001031		
AU 780471	B2	20050324	AU 200115795	A	20001031	200528	E

Priority Applications (no., kind, date): US 1999162873 P 19991101

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001033462	A1	EN	369	121		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200115795	A	EN			Based on OPI patent	WO 2001033462
EP 1244983	A1	EN			PCT Application	WO 2000US30076
					Based on OPI patent	WO 2001033462
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2003520366	W	JA	397		PCT Application	WO 2000US30076
					Based on OPI patent	WO 2001033462
AU 780471	B2	EN			Previously issued patent	AU 200115795

					Based on OPI patent	WO 2001033462
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Alerting Abstract USE - For conducting on-line financial transactions and managing portfolios related with **financial information**, through internet... ..quotes, negotiations between investors and financial institutions, acceptance and confirmation of price quotes, analysis of **financial information** and **market** data and communication among investors and **financial** institutions through e-mail, chat and message boards... Original Publication Data by Authority...**Original Abstracts**:system and method that enables users, such as institutional investors and financial institutions, to interactively **engage** in capital **market** transactions, including the trading of Over-the-Counter financial products, via the Internet (including the... .. reviewing prices quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market data**, **calendaring**, and **communications** among users and/or system administrators, including e-mail, chat, and message boards. The present... .. reviewing prices quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market** data, **calendaring**, and communications among **users** and/or system administrators, including e-mail, chat, **and** message boards. The present invention **also** supports communications with the server side in an automated manner via an automated processor. Such... .. and supports a broad set of elements and attributes that represent a wide variety of **financial** transactions, reference data, **and** market data. The common description of the FinXML syntax can be used for all aspects... .. de cotations de cours, l'etablissement de rapports, la gestion de portefeuille, l'analyse d'**informations financieres** et de donnees de marche, la gestion d'agenda et les communications entre utilisateurs et/ou administrateurs de systeme, notamment au moyen du courrier **electronique**, du bavardage-clavier et du systeme BBS. La presente invention prend egalement en charge des communications...

17/3,K/20 (Item 16 from file: 350) [Links](#)

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0009765284 *Drawing available*

WPI Acc no: 2000-052132/200004

Related WPI Acc No: 1999-301546; 2000-037233; 2000-222140; 2001-482097; 2002-187908

XRFX Acc No: N2000-040657

Change-detection web server in internet for detecting numerically significant changes in web pages

Patent Assignee: NETMIND TECHNOLOGIES INC (NETM-N)

Inventor: FREIVALD M P; NOBLE A C; RICHARDS M S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5983268	A	19991109	US 1997783625	A	19970114	200004	B
			US 1997823761	A	19970325		

Priority Applications (no., kind, date): US 1997783625 A 19970114; US 1997823761 A 19970325

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5983268	A	EN	16	7	C-I-P of application	US 1997783625

Alerting Abstract ... suitably, thus reducing user's burden to review the changes. Accumulates and combines detected changes as single **report** for all registered documents, which can be easily transferred to remote client. Power users can be **charged** for the additional storage **and** computational work **required** for registering some documents, while casual users can freely register documents using the more efficient or less robust settings...

17/3,K/21 (Item 17 from file: 350) [Links](#)

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0009037516 *Drawing available*

WPI Acc no: 1998-595192/199850

XRFX Acc No: N1998-463098

Server-based host monitor for information transfer over common network - in which conversion program loaded on intermediate server translates host data and provides receiver computer access to translated host data through interface with network

Patent Assignee: SABRE GROUP INC (SABR-N); SABRE INC (SABR-N)

Inventor: DELPH D C

Patent Family (3 patents, 80 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998049633	A1	19981105	WO 1998US8254	A	19980424	199850	B
AU 199872558	A	19981124	AU 199872558	A	19980424	199914	E
US 6199104	B1	20010306	US 1997839237	A	19970428	200115	E

Priority Applications (no., kind, date): US 1997839237 A 19970428

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998049633	A1	EN	24	2		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199872558	A	EN			Based on OPI patent	WO 1998049633

Alerting Abstract ...computer. Provides intermediate server interfaced with network e.g. to enable bank teller to provide **account information** to **customer** while simultaneously **sending** data to **customer** for **customer** to view...
...ADVANTAGE - Allows Internet users to access and **review information** stored in computer system used to store and recover business information.

17/3,K/22 (Item 18 from file: 350) [Links](#)

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0008450327 *Drawing available*

WPI Acc no: 1997-193106/199717

XRFX Acc No: N1997-159467

Interactive wagering or betting system for off-track wagering on races - shows racing information on monitor screen and allows user to select required wager type and transfer funds from account

Patent Assignee: BRENNER M A (BREN-I); DEVORE E L (DEVO-I); DEWELL R E (DEWE-I); LUCAS A T (LUCA-I); MCNUTT R E (MCNU-I); NEILSEN M L (NEIL-I); ODS PROPERTIES INC (ODSP-N); ODS TECHNOLOGIES LP (ODST-N); PERRY B E (PERR-I); RENEAU W S (RENE-I); SRIKANTH K (SRIK-I); ZARING J C (ZARI-I)

Inventor: BRENNER M A; DEVORE E L; DEWELL R E; LUCAS A T; MCNUTT R E; NEILSEN M L; PERRY B E; RENEAU S W; RENEAU W S; RENEAM W S; SRIKANTH K; ZARING J C; BRENNER M; DEVORE E; DEWELL R; LUCAS A; MCNUTT R; NEILSEN M; NEILSON M L; PERRY B; RENEAU W; SPIKANTH K; ZARING J

Patent Family (35 patents, 73 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997009699	A1	19970313	WO 1996US14068	A	19960904	199717	B
ZA 199607206	A	19970528	ZA 19967206	A	19960823	199727	E
AU 199672356	A	19970327	AU 199672356	A	19960904	199729	E
EP 848846	A1	19980624	EP 1996933746	A	19960904	199829	E
			WO 1996US14068	A	19960904		
NZ 319764	A	19980924	NZ 319764	A	19960904	199845	E
			WO 1996US14068	A	19960904		
US 5830068	A	19981103	US 1995526007	A	19950908	199851	E
US 6004211	A	19991221	US 1995526007	A	19950908	200006	E
			US 1998138953	A	19980824		
EP 1004997	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200655	A	19960904		
EP 1004998	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200656	A	19960904		
EP 1004999	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200657	A	19960904		
EP 1005000	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200658	A	19960904		
EP 1005001	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200659	A	19960904		
US 6089981	A	20000718	US 1995526007	A	19950908	200037	E
			US 1998138953	A	19980824		
			US 1999372936	A	19990812		
US 6099409	A	20000808	US 1995526007	A	19950908	200040	E

					Continuation of patent	US 6554708
AU 2003204932	A1	EN			Division of application	AU 200066591
CA 2563465	A1	EN			Division of application	CA 2232308
EP 848846	B2	EN			PCT Application	WO 1996US14068
					Related to application	EP 2000200655
					Related to application	EP 2000200656
					Related to application	EP 2000200657
					Related to application	EP 2000200658
					Related to application	EP 2000200659
					Related to patent	EP 1004997
					Related to patent	EP 1004998
					Related to patent	EP 1004999
					Related to patent	EP 1005000
					Related to patent	EP 1005001
					Based on OPI patent	WO 1997009699
Regional Designated States,Original	DE ES FR GB IE IT SE					
CA 2232308	C	EN			PCT Application	WO 1996US14068
					Based on OPI patent	WO 1997009699

...shows racing information on monitor screen and allows user to select required wager type and transfer funds from account Original Publication Data by AuthorityOriginal Abstracts:Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account

[illegible]

17/3,K/23 (Item 19 from file: 350) [Links](#)

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0008170271 *Drawing available*

WPI Acc no: 1997-272298/199724

XRPX Acc No: N1997-225599

Networked transaction and bill payment system for house-holder - includes computer connected to World Wide Web which uses home page to access, check and pay outstanding bills securely

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: HOGAN E J

Patent Family (5 patents, 70 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997016798	A1	19970509	WO 1996US17799	A	19961031	199724	B
AU 199677229	A	19970522	AU 199677229	A	19961031	199739	E
US 5699528	A	19971216	US 1995550822	A	19951031	199805	E
EP 859983	A1	19980826	EP 1996940311	A	19961031	199838	E
			WO 1996US17799	A	19961031		
AU 716268	B	20000224	AU 199677229	A	19961031	200020	E

Priority Applications (no., kind, date): US 1995550822 A 19951031

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997016798	A1	EN	48	11		
National Designated States,Original	AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 199677229	A	EN			Based on OPI patent	WO 1997016798
US 5699528	A	EN	20	11		
EP 859983	A1	EN			PCT Application	WO 1996US17799
					Based on OPI patent	WO 1997016798
Regional Designated States,Original	AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
AU 716268	B	EN			Previously issued patent	AU 9677229
					Based on OPI patent	WO 1997016798

...Original Titles:SYSTEM AND METHOD FOR BILL DELIVERY AND PAYMENT OVER A

COMMUNICATIONS NETWORK... ..System and method for **bill delivery** and payment over a communications network... ..SYSTEM AND METHOD FOR **BILL DELIVERY AND PAYMENT OVER A COMMUNICATIONS NETWORK** Alerting Abstract ...switched Internet network, including the World Wide Web, telephone and private networks. The computer receives **billing information** from the communications network. This information is displayed to the user via a home page... ..The page includes facilities to check available funds and **review bill** payments. The **information** is encrypted using a public key cryptographic algorithm. In response to the **billing information** at least one **bill** is paid over the network... Original Publication Data by AuthorityOriginal Abstracts:In a **bill delivery** and payment system, users (100) are able to access a server computer (160) on a communications network (110) to obtain **bill information** and pay **bills**. For example, such a communications network (110) may be the Internet or the World Wide Web thereof. Using a... .. user can access a Web site provided by the server computer (160) to view the **bill information** and instruct the server computer (160) as to the details of the bill payment. In a second embodiment, without visiting the web site, users are provided with **electronic bills** containing **bill information** in the form of electronic **mail (e-mail)** at their e-mail addresses. After opening an electronic **bill**, a user can make the **bill** payment by replying to the electronic bill... .. In a **bill delivery** and payment system, users are able to access a server computer on a communications network to obtain **bill information** and pay **bills**. For example, such a **communications network** may be the Internet or the World Wide Web thereof. Using a personal computer, a user can access a Web site provided by the server computer to view the **bill information** and instruct the server computer as to the details of the **bill** payment. In a second embodiment, without visiting the web site, users are provided with electronic **bills** containing **bill information** in the form of electronic **mail (e-mail)** at their e-mail addresses. After opening an electronic **bill**, a user can make the **bill** payment by replying to the electronic bill... .. In a **bill delivery** and payment system, users (100) are able to access a server computer (160) on a communications network (110) to obtain **bill information** and pay **bills**. For example, such a communications network (110) may be the Internet or the World Wide Web thereof. Using a personal computer (100), a user can access a Web site provided by the server computer (160) to view the **bill information** and instruct the server computer (160) as to the details of the **bill** payment. In a second embodiment, without visiting the web site, users are provided with electronic **bills** containing **bill information** in the form of electronic **mail (e-mail)** at their e-mail addresses. After opening an electronic **bill**, a user can make the **bill** payment by replying to the electronic bill. >Claims:A system for delivering and paying subscriber bills associated with a plurality of payees over a communications network comprising:a server computer connected to the... .. bill capture device coupled to the server computer, the bill capture device adapted to accept bill information from a plurality of payee computers each associated with one or more of the plurality of payees, to format the bill information into bill images and to forward the bill images to the server computer,the server computer including a memory for storing subscriber payment data and... .. wherein the processor, responsive to the input means, causes the communication means to transmit a bill payment record to the server computer which, in response, forwards the bill payment record to the bill capture device which routes the bill payment signal to a corresponding one or more of the payee computers.

? t /3,k/all

20/3,K/1 (Item 1 from file: 350) [Links](#)

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0009016753 *Drawing available*

WPI Acc no: 1998-573430/199849

XRPX Acc No: N1998-446602

ATM for financial institutions e.g. bank - registers arbitrary priority financial institution information in memory, when official-in-charge registers code of designated financial institution as priority information

Patent Assignee: TOSHIBA KK (TOKE)

Inventor: KAMISAKA T; NISHIWAKI T

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10255107	A	19980925	JP 199760964	A	19970314	199849	B

Priority Applications (no., kind, date): JP 199760964 A 19970314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 10255107	A	JA	10	8	

...registers arbitrary priority financial institution information in memory, when official-in-charge registers code of designated financial institution as priority information **Original Titles:**AUTOMATIC TRANSACTION DEVICE AND METHOD FOR REGISTERING PRIORITY FINANCIAL INSTITUTION NAME FOR TRANSFER DESTINATION DESIGNATION IN THE SAME DEVICE **Alerting Abstract** ...The apparatus (1) has a **transfer** unit for cash transactions to **account** designated by a **customer**. A display unit displays several **financial** institution name **information** for the customer when performing the transactions. A memory stores a financial institution code corresponding... ...An official in-charge registers the **code** of a **designated** financial institution as a priority **financial** institution **information** in the memory. A registration unit performs arbitrary registration of the priority **financial** institution **information** in the memory...

20/3,K/2 (Item 2 from file: 350) [Links](#)

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0007961407 *Drawing available*

WPI Acc no: 1997-051426/199705

Related WPI Acc No: 2002-338120; 2003-102002

XRPX Acc No: N1997-042322

Automatic mailing system for processing letters for further shipment by carrier - has shipping designation data entry device coupled to computer for receiving data from user relating to shipping designation of letter

Patent Assignee: PI ELECTRONICS INC (PIEL-N)

Inventor: DARON J B; GIL A; VETTICAL C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5586037	A	19961217	US 1991678863	A	19910401	199705	B
			US 1992994182	A	19921221		
			US 1994284910	A	19940802		

Priority Applications (no., kind, date): US 1992994182 A 19921221; US 1991678863 A 19910401; US 1994284910 A 19940802

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5586037	A	EN	167	23	Continuation of application	US 1991678863
					C-I-P of application	US 1992994182

Original Publication Data by Authority...**Original Abstracts:**receiving user identification information from a credit/debit card, for example, for payment, calculating the **charge** for **shipment** and **deducting** that **amount** from the **user's charge account**, and securely storing the item for subsequent pickup. The system contains a novel weighing means capable... .. remote computer station for providing such functions as credit authorization and charge reporting, transaction and **tracking information transfers**, error reporting, etc. ...**Claims:**postage stamp printing means contained within said outer housing and coupled to said computer for **printing** a postage stamp onto said letter upon **receipt** and verification of **payment** by said payment means and approval by said user;
(i) a weighing means contained within said automatic transport **means** and coupled to said computer for weighing said letter prior to transport of said letter to said postage printing... .. a letter to said postage printing means after said letter has been weighed and upon **receipt** and verification of **payment** by said payment means and approval by said user; and
(l) a storage area contained within said outer housing for storing said letters.

20/3,K/3 (Item 3 from file: 350) [Links](#)

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0007835182 *Drawing available*

WPI Acc no: 1996-464303/199646

Related WPI Acc No: 1994-099977

XRPX Acc No: N1996-391045

Combination-type parking meter/vehicle battery charger with remote status receiver - uses remote receiver which can be released and removed from the charging station when correct money has been paid

Patent Assignee: TSENG L (TSEN-I); TZENG L (TZEN-I)

Inventor: TSENG L

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5563491	A	19961008	US 1992859985	A	19920330	199646	B
			US 1992904952	A	19920626		
			US 1993148756	A	19931105		
TW 313641	A	19970821	TW 1994100054	A	19940105	199749	E

Priority Applications (no., kind, date): US 1992859985 A 19920330; US 1992904952 A 19920626; US 1993148756 A 19931105

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5563491	A	EN	6	2	C-I-P of application	US 1992859985
					C-I-P of application	US 1992904952
					C-I-P of patent	US 5297664
TW 313641	A	ZH				

Combination-type parking meter/vehicle battery charger with remote status receiver... Original

Titles: Combined parking meter and electric-vehicle battery charger with remote status receiver. **Alerting Abstract**
...meter/battery charger station includes a detachable remote receiver to inform the vehicle operator of **charge-level status** and other information. Upon sufficient **payment** or credit, the remote receiver is released so that it may be carried away from the charging station. The receiver includes a visual or audible **indicator** which may keep the operator apprised of **charge status**, time remaining on the meter or **account information**. Original Publication Data by Authority...**Original Abstracts:** meter/battery charger station includes a detachable remote receiver to inform the vehicle operator of **charge-level status** and **other information**. Upon sufficient **payment** or credit, the **remote** receiver is released so that it may be carried away from the charging station. The receiver includes a visual or audible **indicator** which may keep the operator apprised of **charge status**, time remaining **on the meter** or **account information**. The audible **alert** may be used to indicate a full charge or to warn that little time is remaining...
...**Claims:** improvement comprising: a radio transmitter associated with the parking meter/charging station for broadcasting status **information**; and a **portable** radio receiver adapted to receive a broadcast from the transmitter,

which a user of a vehicle parked at the parking meter/**charging** station may **carry** to a remote location and be appraised of **the** status information, the **status information** including:a) current **charge level** of the **vehicle's** battery,b) time remaining **on** the parking meter andc) expenses incurred on the parking meter/charging station, including time... .. the parking meter/charging station with which that particular receiver is associated, and**the status information** is **communicated** by the parking/meter charging station to the radio transmitter via a hardwired connection for...